



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [RAYMOND JAMES FINANCIAL, INC.](#)

City/State [SAINT PETERSBURG, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [53,657,147](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

| Number | Description |
|--------|--|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier holding companies |

Mailing Address:

[RAYMOND JAMES FINANCIAL, INC.](#)
[880 CARILLON PARKWAY](#)

[SAINT PETERSBURG, FL 33716](#)

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BHC Name

City/State

Summary Ratios

| | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|------------------------------------|------------|------------|------------|------------|------------|
| Average assets (\$000) | 46,552,101 | 38,800,322 | 36,783,037 | 33,989,145 | |
| Net income (\$000) | 862,399 | 1,052,817 | 987,232 | 607,527 | |
| Number of BHCs in peer group | | | | | |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
|--|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|-----|--------|-----|
| Earnings and Profitability: | | | | | | | | | | | | | | | |
| Percent of Average Assets | | | | | | | | | | | | | | | |
| Net interest income (tax equivalent) | 1.61 | | | 2.61 | | | 2.48 | | | 2.08 | | | | | |
| + Non-interest income | 16.24 | | | 17.84 | | | 17.79 | | | 17.55 | | | | | |
| – Overhead expense | 14.97 | | | 16.83 | | | 16.51 | | | 16.51 | | | | | |
| – Provision for credit losses | 0.55 | | | 0.01 | | | 0.11 | | | 0.06 | | | | | |
| + Securities gains (losses) | 0 | | | 0 | | | 0.01 | | | 0.01 | | | | | |
| + Other tax equivalent adjustments | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| = Pretax net operating income (tax equivalent) | 2.34 | | | 3.61 | | | 3.65 | | | 3.08 | | | | | |
| Net operating income | 1.85 | | | 2.71 | | | 2.68 | | | 1.79 | | | | | |
| Net income | 1.85 | | | 2.71 | | | 2.68 | | | 1.79 | | | | | |
| Net income (Subchapter S adjusted) | | | | | | | | | | | | | | | |
| Percent of Average Earning Assets | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 2.61 | | | 4.14 | | | 3.89 | | | 3.19 | | | | | |
| Interest expense | 0.47 | | | 0.85 | | | 0.80 | | | 0.58 | | | | | |
| Net interest income (tax equivalent) | 2.14 | | | 3.29 | | | 3.09 | | | 2.61 | | | | | |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | | | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.43 | | | 0.04 | | | 0.06 | | | 0.13 | | | | | |
| Earnings coverage of net loan and lease losses (X) | 12.54 | | | 145.13 | | | 103.23 | | | 41.43 | | | | | |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.61 | | | 0.91 | | | 0.97 | | | 0.95 | | | | | |
| Allowance for loan and lease losses / Total loans and leases | 1.60 | | | 0.90 | | | 0.96 | | | 0.94 | | | | | |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.18 | | | 0.23 | | | 0.26 | | | 0.24 | | | | | |
| 30–89 days past due loans and leases / Total loans and leases | 0.02 | | | 0.12 | | | 0.05 | | | 0.07 | | | | | |
| Liquidity and Funding | | | | | | | | | | | | | | | |
| Net noncore funding dependence | -3.29 | | | 0 | | | -3.37 | | | -0.10 | | | | | |
| Net short-term noncore funding dependence | -12.70 | | | -9.43 | | | -10.44 | | | -7.93 | | | | | |
| Net loans and leases / Total assets | 46.88 | | | 61.66 | | | 61.29 | | | 58.74 | | | | | |
| Capitalization | | | | | | | | | | | | | | | |
| Tier 1 leverage ratio | 12.89 | | | 15.84 | | | 14.58 | | | 14.44 | | | | | |
| Holding company equity capital / Total assets | 13.72 | | | 17.04 | | | 15.94 | | | 15.78 | | | | | |
| Total equity capital (including minority interest) / Total assets | 13.86 | | | 17.19 | | | 16.15 | | | 16.08 | | | | | |
| Common equity tier 1 capital / Total risk-weighted assets | 23.44 | | | 24.75 | | | 23.62 | | | 22.33 | | | | | |
| Net loans and leases / Equity capital (X) | 3.42 | | | 3.62 | | | 3.85 | | | 3.72 | | | | | |
| Cash dividends / Net income | 24.45 | | | 18.91 | | | 17.82 | | | 22.19 | | | | | |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | | | | | | | | | | | |
| Growth Rates | | | | | | | | | | | | | | | |
| Assets | 33.63 | | | 4.18 | | | 6.82 | | | 13.94 | | | | | |
| Equity capital | 7.61 | | | 11.40 | | | 7.83 | | | 12.12 | | | | | |
| Net loans and leases | 1.60 | | | 4.82 | | | 11.44 | | | 9.94 | | | | | |
| Noncore funding | 9.16 | | | 19.48 | | | -13.79 | | | 11.75 | | | | | |
| Parent Company Ratios | | | | | | | | | | | | | | | |
| Short-term debt / Equity capital | 0 | | | 0 | | | 4.88 | | | 5.27 | | | | | |
| Long-term debt / Equity capital | 27.77 | | | 22.66 | | | 25.23 | | | 27.20 | | | | | |
| Equity investment in subsidiaries / Equity capital | 98.07 | | | 93.81 | | | 101.03 | | | 96.69 | | | | | |
| Cash from ops + noncash items + op expense / Op expense + dividends | 210.94 | | | 298.58 | | | 239.48 | | | 217.14 | | | | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change | |
|---|------------|------------|------------|------------|------------|----------------|---------|
| | | | | | | 1-Year | 5-Year |
| Interest and fees on loans..... | 741,519 | 1,008,676 | 915,365 | 705,440 | | -26.49 | 49.53 |
| Income from lease financing receivables..... | 0 | 0 | 403 | 0 | | | |
| Fully taxable income on loans and leases..... | 711,847 | 977,579 | 886,048 | 682,200 | | -27.18 | 46.19 |
| Tax-exempt income on loans and leases..... | 29,672 | 31,097 | 29,720 | 23,240 | | -4.58 | 231.01 |
| Estimated tax benefit on income on loans and leases..... | 9,788 | 10,994 | 18,345 | 14,319 | | -10.97 | 28.26 |
| Income on loans and leases (tax equivalent)..... | 751,307 | 1,019,670 | 934,113 | 719,759 | | -26.32 | 49.21 |
| Investment interest income (tax equivalent)..... | 88,807 | 75,963 | 60,602 | 36,460 | | 16.91 | 1106.46 |
| Interest on balances due from depository institutions..... | 41,380 | 125,178 | 105,981 | 68,804 | | -66.94 | 159.27 |
| Interest income on other earning assets..... | 33,671 | 52,477 | 46,092 | 40,471 | | -35.84 | -2.37 |
| Total interest income (tax equivalent)..... | 915,165 | 1,273,288 | 1,146,788 | 865,494 | | -28.13 | 63.04 |
| Interest on time deposits of \$250K or more..... | 1,954 | 2,378 | 1,533 | 1,077 | | -17.83 | |
| Interest on time deposits < \$250K..... | 18,823 | 11,626 | 5,716 | 3,386 | | 61.90 | |
| Interest on foreign office deposits..... | 0 | 0 | 0 | 0 | | | |
| Interest on other deposits..... | 10,978 | 98,286 | 86,221 | 17,449 | | -88.83 | 441.86 |
| Interest on other borrowings and trading liabilities..... | 133,347 | 148,132 | 142,129 | 135,331 | | -9.98 | 33.63 |
| Interest on subordinated debt and mandatory convertible securities..... | 0 | 0 | 0 | 0 | | | |
| Total interest expense..... | 165,102 | 260,422 | 235,599 | 157,243 | | -36.60 | 53.47 |
| Net interest income (tax equivalent)..... | 750,063 | 1,012,866 | 911,189 | 708,251 | | -25.95 | 65.30 |
| Non-interest income..... | 7,559,691 | 6,923,862 | 6,542,924 | 5,965,325 | | 9.18 | 58.91 |
| Adjusted operating income (tax equivalent)..... | 8,309,754 | 7,936,728 | 7,454,113 | 6,673,576 | | 4.70 | 59.46 |
| Overhead expense..... | 6,966,658 | 6,530,907 | 6,074,343 | 5,610,117 | | 6.67 | 56.62 |
| Provision for credit losses..... | 253,977 | 5,483 | 41,749 | 21,781 | | | 741.79 |
| Securities gains (losses)..... | 1,292 | 0 | 5,495 | 3,907 | | | -88.60 |
| Other tax equivalent adjustments..... | 0 | 4 | 0 | 1 | | -100.00 | |
| Pretax net operating income (tax equivalent)..... | 1,090,507 | 1,400,604 | 1,341,265 | 1,045,586 | | -22.14 | 46.53 |
| Applicable income taxes..... | 230,109 | 349,820 | 343,864 | 421,700 | | -34.22 | -18.24 |
| Tax equivalent adjustments..... | 9,788 | 10,999 | 18,346 | 14,422 | | -11.01 | 26.18 |
| Applicable income taxes (tax equivalent)..... | 239,897 | 360,819 | 362,210 | 436,122 | | -33.51 | -17.04 |
| Minority interest..... | -11,789 | -13,032 | -8,177 | 1,937 | | | |
| Net income before discontinued operations, net of minority interest..... | 862,399 | 1,052,817 | 987,232 | 607,527 | | -18.09 | 80.26 |
| Discontinued operations, net of applicable income taxes..... | 0 | 0 | 0 | 0 | | | |
| Net income attributable to holding company..... | 862,399 | 1,052,817 | 987,232 | 607,527 | | -18.09 | 80.26 |
| Memoranda | | | | | | | |
| Net income - holding company and noncontrolling (minority) interest..... | 850,610 | 1,039,785 | 979,055 | 609,464 | | -18.19 | 86.93 |
| Investment securities income (tax equivalent)..... | 88,807 | 75,963 | 60,602 | 36,460 | | 16.91 | 1106.46 |
| US Treasury and agency securities (excluding mortgage-backed securities) .. | 1,197 | 3,026 | 1,880 | 515 | | -60.44 | 1187.10 |
| Mortgage-backed securities..... | 87,183 | 70,516 | 55,251 | 33,036 | | 23.64 | 1637.41 |
| All other securities..... | 427 | 2,421 | 3,471 | 2,909 | | -82.35 | -81.01 |
| Cash dividends declared..... | 210,883 | 199,125 | 175,929 | 134,786 | | 5.90 | 91.43 |
| Common..... | 210,883 | 199,125 | 175,929 | 134,786 | | 5.90 | 91.43 |
| Preferred..... | 0 | 0 | 0 | 0 | | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

| | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | | 12/31/2016 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
| Percent of Average Assets | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 1.97 | | | 3.28 | | | 3.12 | | | 2.55 | | | | | |
| Less: Interest expense | 0.35 | | | 0.67 | | | 0.64 | | | 0.46 | | | | | |
| Equals: Net interest income (tax equivalent) | 1.61 | | | 2.61 | | | 2.48 | | | 2.08 | | | | | |
| Plus: Non-interest income | 16.24 | | | 17.84 | | | 17.79 | | | 17.55 | | | | | |
| Equals: adjusted operating income (tax equivalent) | 17.85 | | | 20.46 | | | 20.27 | | | 19.63 | | | | | |
| Less: Overhead expense | 14.97 | | | 16.83 | | | 16.51 | | | 16.51 | | | | | |
| Less: Provision for credit losses | 0.55 | | | 0.01 | | | 0.11 | | | 0.06 | | | | | |
| Plus: Realized gains (losses) on held-to-maturities securities | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Plus: Realized gains (losses) on available-for-sale securities | 0 | | | 0 | | | 0.01 | | | 0.01 | | | | | |
| Plus: other tax equivalent adjustments | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Equals: Pretax net operating income (tax equivalent) | 2.34 | | | 3.61 | | | 3.65 | | | 3.08 | | | | | |
| Less: Applicable income taxes (tax equivalent) | 0.52 | | | 0.93 | | | 0.98 | | | 1.28 | | | | | |
| Less: Minority interest | -0.03 | | | -0.03 | | | -0.02 | | | 0.01 | | | | | |
| Equals: Net operating income | 1.85 | | | 2.71 | | | 2.68 | | | 1.79 | | | | | |
| Plus: Net extraordinary items | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Equals: Net income | 1.85 | | | 2.71 | | | 2.68 | | | 1.79 | | | | | |
| Memo: Net income (last four quarters) | 1.85 | | | 2.71 | | | 2.68 | | | 1.79 | | | | | |
| Net income—BHC and noncontrolling (minority) interest | 1.83 | | | 2.68 | | | 2.66 | | | 1.79 | | | | | |
| Margin Analysis | | | | | | | | | | | | | | | |
| Average earning assets / Average assets | 75.32 | | | 79.30 | | | 80.14 | | | 79.82 | | | | | |
| Average interest-bearing funds / Average assets | 64.37 | | | 64.16 | | | 61.32 | | | 59.30 | | | | | |
| Interest income (tax equivalent) / Average earning assets | 2.61 | | | 4.14 | | | 3.89 | | | 3.19 | | | | | |
| Interest expense / Average earning assets | 0.47 | | | 0.85 | | | 0.80 | | | 0.58 | | | | | |
| Net interest income (tax equivalent) / Average earning assets | 2.14 | | | 3.29 | | | 3.09 | | | 2.61 | | | | | |
| Yield or Cost | | | | | | | | | | | | | | | |
| Total loans and leases (tax equivalent) | 3.01 | | | 4.19 | | | 4.09 | | | 3.56 | | | | | |
| Interest-bearing bank balances | 0.74 | | | 3.61 | | | 3.39 | | | 2.63 | | | | | |
| Federal funds sold and reverse repos | 5.68 | | | 4.76 | | | 3.38 | | | 1.99 | | | | | |
| Trading assets | 3.65 | | | 3.48 | | | 3.61 | | | 3.43 | | | | | |
| Total earning assets | 2.58 | | | 4.10 | | | 3.83 | | | 3.14 | | | | | |
| Investment securities (tax equivalent) | 1.52 | | | 2.45 | | | 2.16 | | | 1.73 | | | | | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 0.40 | | | 3.06 | | | 1.82 | | | 0.83 | | | | | |
| Mortgage-backed securities | 1.39 | | | 2.33 | | | 2.08 | | | 1.68 | | | | | |
| All other securities | 304.69 | | | 1,790.06 | | | 3.98 | | | 1.58 | | | | | |
| Interest-bearing deposits | 0.12 | | | 0.51 | | | 0.48 | | | 0.13 | | | | | |
| Time deposits of \$250K or more | 2.03 | | | 2.36 | | | 1.73 | | | | | | | | |
| Time deposits < \$250K | 1.99 | | | 2.10 | | | 1.78 | | | | | | | | |
| Other domestic deposits | 0.04 | | | 0.46 | | | 0.45 | | | | | | | | |
| Foreign deposits | | | | | | | | | | | | | | | |
| Federal funds purchased and repos | 4 | | | 10.46 | | | 8.51 | | | 1.50 | | | | | |
| Other borrowed funds and trading liabilities | 3.39 | | | 3.50 | | | 3.67 | | | 3.73 | | | | | |
| All interest-bearing funds | 0.55 | | | 1.05 | | | 1.04 | | | 0.78 | | | | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| Non-interest Income and Expenses | | | | | |
| Total non-interest income | 7,559,691 | 6,923,862 | 6,542,924 | 5,965,325 | |
| Fiduciary activities income | 55,921 | 48,929 | 42,783 | 39,104 | |
| Service charges on deposit accounts - domestic | 9 | 17 | 12 | 16 | |
| Trading revenue | 76,522 | 81,806 | 51,434 | 81,195 | |
| Investment banking fees and commissions | 7,212,332 | 6,559,376 | 6,376,378 | 5,658,259 | |
| Insurance activities revenue | 53,481 | 55,419 | 44,102 | 48,030 | |
| Venture capital revenue | -1,408 | 7,097 | 5,508 | 23,247 | |
| Net servicing fees | -81 | 146 | 205 | 174 | |
| Net securitization income | 0 | 0 | 0 | 0 | |
| Net gains (losses) on sales of loans, OREO, other assets | 4,841 | 3,343 | 5,514 | 4,573 | |
| Other non-interest income | 158,074 | 167,729 | 16,988 | 110,727 | |
| Total overhead expenses | 6,966,658 | 6,530,907 | 6,074,343 | 5,610,117 | |
| Personnel expense | 3,561,420 | 3,264,821 | 2,937,056 | 2,813,523 | |
| Net occupancy expense | 228,435 | 227,684 | 207,110 | 197,546 | |
| Goodwill impairment losses | 0 | 19,722 | 0 | 0 | |
| Amortization expenses and impairment loss (other intangible assets) | 12,182 | 13,684 | 13,547 | 11,985 | |
| Other operating expenses | 3,164,621 | 3,004,996 | 2,916,630 | 2,587,063 | |
| Fee income on mutual funds and annuities | 1,373,719 | 1,403,487 | 1,474,834 | 1,410,536 | |
| Memoranda | | | | | |
| Assets under management in proprietary mutual funds and annuities | 19,995,680 | 17,294,643 | 14,508,400 | 15,041,000 | |
| Number of equivalent employees | 12,545 | 13,106 | 12,517 | 11,410 | |
| Average personnel expense per employee | 283.89 | 249.11 | 234.65 | 246.58 | |
| Average assets per employee | 3,710.81 | 2,960.50 | 2,938.65 | 2,978.89 | |

Analysis Ratios

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|---|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-----|----------|-----|
| Mutual fund fee income / Non-interest income | 18.17 | | | 20.27 | | | 22.54 | | | 23.65 | | | | | |
| Overhead expenses / Net Interest Income + non-interest income | 83.94 | | | 82.40 | | | 81.69 | | | 84.25 | | | | | |

Percent of Average Assets

| | | | | | | | | | | | | | | | |
|-----------------------------------|-------|--|--|-------|--|--|-------|--|--|-------|--|--|--|--|--|
| Total overhead expense | 14.97 | | | 16.83 | | | 16.51 | | | 16.51 | | | | | |
| Personnel expense | 7.65 | | | 8.41 | | | 7.98 | | | 8.28 | | | | | |
| Net occupancy expense | 0.49 | | | 0.59 | | | 0.56 | | | 0.58 | | | | | |
| Other operating expenses | 6.82 | | | 7.83 | | | 7.97 | | | 7.65 | | | | | |
| Overhead less non-interest income | -1.27 | | | -1.01 | | | -1.27 | | | -1.05 | | | | | |

Percent of Adjusted Operating Income (Tax Equivalent)

| | | | | | | | | | | | | | | | |
|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|--|--|--|
| Total overhead expense | 83.84 | | | 82.29 | | | 81.49 | | | 84.06 | | | | | |
| Personnel expense | 42.86 | | | 41.14 | | | 39.40 | | | 42.16 | | | | | |
| Net occupancy expense | 2.75 | | | 2.87 | | | 2.78 | | | 2.96 | | | | | |
| Other operating expenses | 38.23 | | | 38.28 | | | 39.31 | | | 38.95 | | | | | |
| Total non-interest income | 90.97 | | | 87.24 | | | 87.78 | | | 89.39 | | | | | |
| Fiduciary activities income | 0.67 | | | 0.62 | | | 0.57 | | | 0.59 | | | | | |
| Service charges on domestic deposit accounts | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Trading revenue | 0.92 | | | 1.03 | | | 0.69 | | | 1.22 | | | | | |
| Investment banking fees and commissions | 86.79 | | | 82.65 | | | 85.54 | | | 84.79 | | | | | |
| Insurance activities revenue | 0.64 | | | 0.70 | | | 0.59 | | | 0.72 | | | | | |
| Venture capital revenue | -0.02 | | | 0.09 | | | 0.07 | | | 0.35 | | | | | |
| Net servicing fees | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Net securitization income | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Net gain (loss) - sales of loans, OREO, and other assets | 0.06 | | | 0.04 | | | 0.07 | | | 0.07 | | | | | |
| Other non-interest income | 1.90 | | | 2.11 | | | 0.23 | | | 1.66 | | | | | |
| Overhead less non-interest income | -7.14 | | | -4.95 | | | -6.29 | | | -5.32 | | | | | |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 21.10 | | | 24.98 | | | 25.64 | | | 40.33 | | | | | |
| Applicable income tax + TE / Pretax net operating income + TE | 22 | | | 25.76 | | | 27.01 | | | 41.71 | | | | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change | |
|---|------------|------------|------------|------------|------------|----------------|---------|
| | | | | | | 1-Year | 5-Year |
| Real estate loans | 7,946,060 | 7,923,273 | 6,835,701 | 5,902,629 | | 0.29 | 114.49 |
| Commercial and industrial loans | 8,100,720 | 8,195,724 | 8,135,858 | 7,572,472 | | -1.16 | 11.66 |
| Loans to individuals | 3,631,132 | 2,837,838 | 2,574,001 | 2,210,870 | | 27.95 | 159.32 |
| Loans to depository institutions and acceptances of other banks | 0 | 0 | 0 | 0 | | | |
| Agricultural loans | 0 | 0 | 0 | 0 | | | |
| Other loans and leases | 5,887,626 | 6,029,190 | 6,305,547 | 5,712,002 | | -2.35 | 45.62 |
| Less: Unearned income | 0 | 0 | 0 | 0 | | | |
| Loans and leases, net of unearned income | 25,565,538 | 24,986,025 | 23,851,107 | 21,397,973 | | 2.32 | 55.86 |
| Less: Allowance for loan and lease losses | 409,061 | 226,003 | 229,491 | 202,075 | | 81.00 | 115.26 |
| Net loans and leases | 25,156,477 | 24,760,022 | 23,621,616 | 21,195,898 | | 1.60 | 55.16 |
| Debt securities that reprice or mature in over 1 year | 7,975,737 | 3,168,884 | 2,745,371 | 2,219,106 | | 151.69 | 3346.82 |
| Mutual funds and equity securities | 4,598 | 11,744 | 25,528 | 172,344 | | -60.85 | -98.12 |
| Subtotal | 33,136,812 | 27,940,650 | 26,392,515 | 23,587,348 | | 18.60 | 98.56 |
| Interest-bearing bank balances | 4,717,924 | 3,570,449 | 3,737,549 | 3,300,410 | | 32.14 | 100.59 |
| Federal funds sold and reverse repos | 162,298 | 326,191 | 398,756 | 492,713 | | -50.24 | -68.85 |
| Debt securities that reprice or mature within 1 year | 627,254 | 150,658 | 141,405 | 160,370 | | 316.34 | 147.33 |
| Trading assets | 386,410 | 632,048 | 690,777 | 597,579 | | -38.86 | -18.07 |
| Total earning assets | 39,030,698 | 32,619,996 | 31,361,002 | 28,138,420 | | 19.65 | 92.39 |
| Non-interest-bearing cash and due from depository institutions | 751,789 | 693,291 | 706,461 | 723,579 | | 8.44 | 104.11 |
| Premises, fixed assets, and leases | 629,120 | 614,972 | 271,229 | 253,360 | | 2.30 | 199.11 |
| Other real estate owned | 751 | 2,928 | 4,748 | 4,299 | | -74.35 | -80.87 |
| Investment in unconsolidated subsidiaries | 5,556 | 5,533 | 5,440 | 5,359 | | 0.42 | 2.74 |
| Intangible and other assets | 13,239,233 | 6,217,275 | 6,194,578 | 6,958,899 | | 112.94 | 119.60 |
| Total assets | 53,657,147 | 40,153,995 | 38,543,458 | 36,083,916 | | 33.63 | 99.44 |
| Quarterly average assets | 51,503,565 | 39,933,483 | 38,354,963 | 35,644,714 | | 28.97 | 93.28 |
| Average loans and leases (YTD) | 24,984,937 | 24,336,025 | 22,861,814 | 20,229,062 | | 2.67 | 65.38 |
| Memoranda | | | | | | | |
| Loans held-for-sale | 209,679 | 204,536 | 111,077 | 191,038 | | 2.51 | 8.07 |
| Loans not held-for-sale | 25,355,859 | 24,781,489 | 23,740,030 | 21,206,935 | | 2.32 | 56.43 |
| Real estate loans secured by 1-4 family | 4,903,138 | 4,725,471 | 3,932,557 | 3,304,911 | | 3.76 | 136.19 |
| Commercial real estate loans | 2,142,005 | 2,375,990 | 2,244,945 | 1,895,824 | | -9.85 | 66.03 |
| Construction and land development | 230,383 | 174,552 | 167,406 | 183,780 | | 31.99 | 75.93 |
| Multifamily | 511,114 | 527,167 | 418,382 | 368,817 | | -3.05 | 194.31 |
| Nonfarm nonresidential | 1,400,508 | 1,674,271 | 1,659,157 | 1,343,227 | | -16.35 | 42.11 |
| Real estate loans secured by farmland | 0 | 15,933 | 16,685 | 16,749 | | -100.00 | |
| Total investment securities | 8,607,589 | 3,331,286 | 2,912,304 | 2,551,820 | | 158.39 | 1080.04 |
| U.S. Treasury securities | 618,508 | 107,621 | 89,986 | 94,351 | | 474.71 | 1939.19 |
| US agency securities (excluding mortgage-backed securities) | 0 | 0 | 0 | 0 | | | |
| Municipal securities | 156 | 144 | 128 | 35 | | 8.33 | -99.44 |
| Mortgage-backed securities | 7,984,327 | 3,211,777 | 2,796,662 | 2,285,051 | | 148.60 | 1772.29 |
| Asset-backed securities | 0 | 0 | 0 | 0 | | | |
| Other debt securities | 0 | 0 | 0 | 39 | | | -100.00 |
| Mutual funds and equity securities | 4,598 | 11,744 | 25,528 | 172,344 | | -60.85 | -98.12 |
| Available-for-sale securities | 8,602,991 | 3,319,542 | 2,886,776 | 2,551,820 | | 159.16 | 1079.41 |
| U.S. Treasury securities | 618,508 | 107,621 | 89,986 | 94,351 | | 474.71 | 1939.19 |
| US agency securities (excluding mortgage-backed securities) | 0 | 0 | 0 | 0 | | | |
| Municipal securities | 156 | 144 | 128 | 35 | | 8.33 | -99.44 |
| Mortgage-backed securities | 7,984,327 | 3,211,777 | 2,796,662 | 2,285,051 | | 148.60 | 1772.29 |
| Asset-backed securities | 0 | 0 | 0 | 0 | | | |
| Other debt securities | 0 | 0 | 0 | 39 | | | -100.00 |
| Mutual funds and equity securities | 0 | 0 | 0 | 172,344 | | | -100.00 |
| Held-to-maturity securities appreciation (depreciation) | | | | | | | |
| Available-for-sale securities appreciation (depreciation) | 94,830 | 26,668 | -37,244 | -10,910 | | 255.59 | |
| Structured notes, fair value | 0 | 0 | 0 | 0 | | | |
| Pledged securities | 124,463 | 119,450 | 107,718 | 94,351 | | 4.20 | -22.55 |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|---------|
| | | | | | | 1-Year | 5-Year |
| Demand deposits | 17,860 | 17,599 | 10,302 | 9,405 | | 1.48 | 268.70 |
| NOW, ATS and transaction accounts | 157,958 | 5,854 | 6,816 | 5,982 | | 2598.29 | 2890.50 |
| Time deposits less brokered deposits) < \$250K | 6,462 | 7,740 | 8,370 | 6,524 | | -16.51 | |
| MMDA and other savings accounts | 26,702,382 | 21,896,156 | 21,165,396 | 18,377,271 | | 21.95 | 117.29 |
| Other non-interest-bearing deposits | 0 | 0 | 0 | 0 | | | |
| Core deposits | 26,884,662 | 21,927,349 | 21,190,884 | 18,399,182 | | 22.61 | 118.54 |
| Time deposits of \$250K or more | 71,255 | 105,467 | 94,640 | 78,969 | | -32.44 | |
| Foreign deposits | 0 | 0 | 0 | 0 | | | |
| Federal funds purchased and repos | 233,255 | 200,010 | 156,206 | 519,343 | | 16.62 | -70.14 |
| Secured federal funds purchased | 0 | 0 | 0 | 0 | | | |
| Commercial paper | 0 | 0 | 0 | 0 | | | |
| Other borrowings w/remaining maturity of 1 year or less | 863,521 | 882,651 | 1,151,039 | 1,481,160 | | -2.17 | 7.79 |
| Other borrowings w/remaining maturity over 1 year | 2,416,498 | 1,917,478 | 1,598,809 | 1,602,882 | | 26.02 | 146.34 |
| Brokered deposits < \$250K | 834,292 | 942,244 | 387,227 | 247,517 | | -11.46 | |
| Noncore funding | 4,418,821 | 4,047,850 | 3,387,921 | 3,929,871 | | 9.16 | 51.38 |
| Trading liabilities | 152,354 | 209,939 | 279,138 | 213,024 | | -27.43 | -33.59 |
| Subordinated notes and debentures + trust preferred securities | 0 | 0 | 0 | 0 | | | |
| Other liabilities | 14,763,513 | 7,066,359 | 7,461,622 | 7,739,867 | | 108.93 | 125.87 |
| Total liabilities | 46,219,350 | 33,251,497 | 32,319,565 | 30,281,944 | | 39.00 | 110.22 |
| | | | | | | | |
| Equity Capital | | | | | | | |
| Perpetual preferred stock (including surplus) | 0 | 0 | 0 | 0 | | | |
| Common stock | 1,591 | 1,586 | 1,576 | 1,555 | | 0.32 | 6.00 |
| Common surplus | 1,995,798 | 1,921,893 | 1,870,739 | 1,705,308 | | 3.85 | 41.05 |
| Retained earnings | 6,703,125 | 6,086,721 | 5,235,764 | 4,419,385 | | 10.13 | 91.97 |
| Accumulated other comprehensive income | 16,511 | -5,036 | -38,840 | -20,454 | | | |
| Other equity capital components | -1,353,904 | -1,163,048 | -927,333 | -410,029 | | | |
| Total holding company equity capital | 7,363,121 | 6,842,116 | 6,141,906 | 5,695,765 | | 7.61 | 58.58 |
| Noncontrolling (minority) interest in subsidiaries | 74,676 | 60,382 | 81,987 | 106,207 | | 23.67 | -72.73 |
| Total equity capital, including minority interest | 7,437,797 | 6,902,498 | 6,223,893 | 5,801,972 | | 7.76 | 51.27 |
| | | | | | | | |
| Total liabilities and capital | 53,657,147 | 40,153,995 | 38,543,458 | 36,083,916 | | 33.63 | 99.44 |
| | | | | | | | |
| Memoranda | | | | | | | |
| Non-interest-bearing deposits | 17,860 | 17,599 | 10,302 | 9,405 | | 1.48 | 268.70 |
| Interest-bearing deposits | 27,772,349 | 22,957,461 | 21,662,449 | 18,716,263 | | 20.97 | 119.49 |
| Total deposits | 27,790,209 | 22,975,060 | 21,672,751 | 18,725,668 | | 20.96 | 119.55 |
| Long-term debt that reprices within 1 year | 850,000 | 875,000 | 850,000 | 850,000 | | -2.86 | 54.46 |
| | | | | | | | |
| Changes in Holding Company Equity Capital | | | | | | | |
| Equity capital, previous year-end as amended | 6,842,116 | 6,141,906 | 5,695,765 | 5,080,116 | | | |
| Accounting restatements | 0 | 0 | 0 | 0 | | | |
| Net income | 862,399 | 1,052,817 | 987,232 | 607,527 | | | |
| Net sale of new perpetual preferred stock | 0 | 0 | 0 | 0 | | | |
| Net sale of new common stock | 153,892 | 161,699 | 149,005 | 136,428 | | | |
| Sale of treasury stock | 0 | 0 | 0 | 0 | | | |
| Less: Purchase of treasury stock | 270,839 | 313,486 | 502,495 | 8,113 | | | |
| Changes incident to business combinations | 0 | 0 | 0 | 0 | | | |
| Less: Dividends declared | 210,883 | 199,125 | 175,929 | 134,786 | | | |
| Change in other comprehensive income | 21,547 | 33,804 | -14,888 | 12,686 | | | |
| Changes in debit to ESOP liability | 0 | 0 | 0 | 0 | | | |
| Other adjustments to equity capital | -35,111 | -35,499 | 3,216 | 1,907 | | | |
| Holding company equity capital, ending balance | 7,363,121 | 6,842,116 | 6,141,906 | 5,695,765 | | | |

BHC Name

City/State

Percent Composition of Assets

| | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | | 12/31/2016 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Real estate loans | 14.81 | | | 19.73 | | | 17.74 | | | 16.36 | | | | | |
| Commercial and industrial loans | 15.10 | | | 20.41 | | | 21.11 | | | 20.99 | | | | | |
| Loans to individuals | 6.77 | | | 7.07 | | | 6.68 | | | 6.13 | | | | | |
| Loans to depository institutions and acceptances of other banks | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Agricultural loans | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other loans and leases | 10.97 | | | 15.02 | | | 16.36 | | | 15.83 | | | | | |
| Net loans and leases | 46.88 | | | 61.66 | | | 61.29 | | | 58.74 | | | | | |
| Debt securities over 1 year | 14.86 | | | 7.89 | | | 7.12 | | | 6.15 | | | | | |
| Mutual funds and equity securities | 0.01 | | | 0.03 | | | 0.07 | | | 0.48 | | | | | |
| Subtotal | 61.76 | | | 69.58 | | | 68.47 | | | 65.37 | | | | | |
| Interest-bearing bank balances | 8.79 | | | 8.89 | | | 9.70 | | | 9.15 | | | | | |
| Federal funds sold and reverse repos | 0.30 | | | 0.81 | | | 1.03 | | | 1.37 | | | | | |
| Debt securities 1 year or less | 1.17 | | | 0.38 | | | 0.37 | | | 0.44 | | | | | |
| Trading assets | 0.72 | | | 1.57 | | | 1.79 | | | 1.66 | | | | | |
| Total earning assets | 72.74 | | | 81.24 | | | 81.37 | | | 77.98 | | | | | |
| Non-interest cash and due from depository institutions | 1.40 | | | 1.73 | | | 1.83 | | | 2.01 | | | | | |
| | | | | | | | | | | | | | | | |
| Other real estate owned | 0 | | | 0.01 | | | 0.01 | | | 0.01 | | | | | |
| All other assets | 25.86 | | | 17.04 | | | 16.80 | | | 20.01 | | | | | |
| | | | | | | | | | | | | | | | |
| Memoranda | | | | | | | | | | | | | | | |
| Short-term investments | 10.26 | | | 10.08 | | | 11.10 | | | 10.96 | | | | | |
| U.S. Treasury securities | 1.15 | | | 0.27 | | | 0.23 | | | 0.26 | | | | | |
| US agency securities (excluding mortgage-backed securities) | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Municipal securities | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Mortgage-backed securities | 14.88 | | | 8 | | | 7.26 | | | 6.33 | | | | | |
| Asset-backed securities | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other debt securities | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Loans held-for-sale | 0.39 | | | 0.51 | | | 0.29 | | | 0.53 | | | | | |
| Loans held for investment | 47.26 | | | 61.72 | | | 61.59 | | | 58.77 | | | | | |
| Real estate loans secured by 1-4 family | 9.14 | | | 11.77 | | | 10.20 | | | 9.16 | | | | | |
| Revolving | 0.04 | | | 0.06 | | | 0.07 | | | 0.08 | | | | | |
| Closed-end, secured by first liens | 9.10 | | | 11.70 | | | 10.13 | | | 9.08 | | | | | |
| Closed-end, secured by junior liens | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Commercial real estate loans | 3.99 | | | 5.92 | | | 5.82 | | | 5.25 | | | | | |
| Construction and land development | 0.43 | | | 0.43 | | | 0.43 | | | 0.51 | | | | | |
| Multifamily | 0.95 | | | 1.31 | | | 1.09 | | | 1.02 | | | | | |
| Nonfarm nonresidential | 2.61 | | | 4.17 | | | 4.30 | | | 3.72 | | | | | |
| Real estate loans secured by farmland | 0 | | | 0.04 | | | 0.04 | | | 0.05 | | | | | |

BHC Name

City/State

3815157

RSSD Number

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FR Dist.

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Peer #

Loan Mix and Analysis of Concentrations of Credit

| | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | | 12/31/2016 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
| Loan Mix, Percent of Gross Loans and Leases | | | | | | | | | | | | | | | |
| Real estate loans | 31.08 | | | 31.71 | | | 28.66 | | | 27.58 | | | | | |
| Real estate loans secured by 1-4 family | 19.18 | | | 18.91 | | | 16.49 | | | 15.44 | | | | | |
| Revolving | 0.08 | | | 0.10 | | | 0.11 | | | 0.13 | | | | | |
| Closed-end | 19.10 | | | 18.81 | | | 16.37 | | | 15.32 | | | | | |
| Commercial real estate loans | 8.38 | | | 9.51 | | | 9.41 | | | 8.86 | | | | | |
| Construction and land development | 0.90 | | | 0.70 | | | 0.70 | | | 0.86 | | | | | |
| 1-4 family | 0.11 | | | 0.04 | | | 0 | | | 0 | | | | | |
| Other | 0.79 | | | 0.66 | | | 0.70 | | | 0.86 | | | | | |
| Multifamily | 2 | | | 2.11 | | | 1.75 | | | 1.72 | | | | | |
| Nonfarm nonresidential | 5.48 | | | 6.70 | | | 6.96 | | | 6.28 | | | | | |
| Owner-occupied | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other | 5.48 | | | 6.70 | | | 6.96 | | | 6.28 | | | | | |
| Real estate loans secured by farmland | 0 | | | 0.06 | | | 0.07 | | | 0.08 | | | | | |
| Loans to depository institutions and acceptances of other banks | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Commercial and industrial loans | 31.69 | | | 32.80 | | | 34.11 | | | 35.39 | | | | | |
| Loans to individuals | 14.20 | | | 11.36 | | | 10.79 | | | 10.33 | | | | | |
| Credit card loans | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Agricultural loans | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other loans and leases | 23.03 | | | 24.13 | | | 26.44 | | | 26.69 | | | | | |
| Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted) | | | | | | | | | | | | | | | |
| Real estate loans | 114.39 | | | 122.72 | | | 119.33 | | | 112.33 | | | | | |
| Real estate loans secured by 1-4 family | 70.58 | | | 73.19 | | | 68.65 | | | 62.89 | | | | | |
| Revolving | 0.30 | | | 0.40 | | | 0.47 | | | 0.52 | | | | | |
| Closed-end | 70.29 | | | 72.79 | | | 68.18 | | | 62.38 | | | | | |
| Commercial real estate loans | 30.83 | | | 36.80 | | | 39.19 | | | 36.08 | | | | | |
| Construction and land development | 3.32 | | | 2.70 | | | 2.92 | | | 3.50 | | | | | |
| 1-4 family | 0.40 | | | 0.15 | | | 0 | | | 0 | | | | | |
| Other | 2.92 | | | 2.55 | | | 2.92 | | | 3.50 | | | | | |
| Multifamily | 7.36 | | | 8.16 | | | 7.30 | | | 7.02 | | | | | |
| Nonfarm nonresidential | 20.16 | | | 25.93 | | | 28.96 | | | 25.56 | | | | | |
| Owner-occupied | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other | 20.16 | | | 25.93 | | | 28.96 | | | 25.56 | | | | | |
| Real estate loans secured by farmland | 0 | | | 0.25 | | | 0.29 | | | 0.32 | | | | | |
| Loans to depository institutions and acceptances of other banks | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Commercial and industrial loans | 116.61 | | | 126.94 | | | 142.03 | | | 144.11 | | | | | |
| Loans to individuals | 52.27 | | | 43.95 | | | 44.94 | | | 42.07 | | | | | |
| Credit card loans | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Agricultural loans | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other loans and leases | 84.75 | | | 93.38 | | | 110.08 | | | 108.70 | | | | | |
| Supplemental | | | | | | | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 9.34 | | | 10.08 | | | 9.72 | | | 9.63 | | | | | |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 34.38 | | | 39 | | | 40.45 | | | 39.19 | | | | | |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 34.38 | | | 39 | | | 40.45 | | | 39.19 | | | | | |

BHC Name

City/State

Liquidity and Funding

| | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | | 12/31/2016 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Short-term investments | 10.26 | | | 10.08 | | | 11.10 | | | 10.96 | | | | | |
| Liquid assets | 27.25 | | | 21.27 | | | 21.85 | | | 20.77 | | | | | |
| Investment securities | 16.04 | | | 8.30 | | | 7.56 | | | 7.07 | | | | | |
| Net loans and leases | 46.88 | | | 61.66 | | | 61.29 | | | 58.74 | | | | | |
| Net loans, leases and standby letters of credit | 46.94 | | | 61.77 | | | 61.40 | | | 58.85 | | | | | |
| Core deposits | 50.10 | | | 54.61 | | | 54.98 | | | 50.99 | | | | | |
| Noncore funding | 8.24 | | | 10.08 | | | 8.79 | | | 10.89 | | | | | |
| Time deposits of \$250K or more | 0.13 | | | 0.26 | | | 0.25 | | | 0.22 | | | | | |
| Foreign deposits | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Federal funds purchased and repos | 0.43 | | | 0.50 | | | 0.41 | | | 1.44 | | | | | |
| Secured federal funds purchased | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Net federal funds purchased (sold) | 0.13 | | | -0.31 | | | -0.63 | | | 0.07 | | | | | |
| Commercial paper | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other borrowings w/remaining maturity of 1 year or less | 1.61 | | | 2.20 | | | 2.99 | | | 4.10 | | | | | |
| Earning assets that reprice within 1 year | 58.70 | | | 63.12 | | | 67.59 | | | 67.42 | | | | | |
| Interest-bearing liabilities that reprice within 1 year | 0.38 | | | 0.83 | | | 0.42 | | | 0.24 | | | | | |
| Long-term debt that reprices within 1 year | 1.58 | | | 2.18 | | | 2.21 | | | 2.36 | | | | | |
| Net assets that reprice within 1 year | 56.73 | | | 60.11 | | | 64.96 | | | 64.83 | | | | | |
| Other Liquidity and Funding Ratios | | | | | | | | | | | | | | | |
| Net noncore funding dependence | -3.29 | | | 0 | | | -3.37 | | | -0.10 | | | | | |
| Net short-term noncore funding dependence | -12.70 | | | -9.43 | | | -10.44 | | | -7.93 | | | | | |
| Short-term investment / Short-term noncore funding | 424.26 | | | 286.76 | | | 281.16 | | | 189.88 | | | | | |
| Liquid assets - short-term noncore funding / Nonliquid assets | 34.13 | | | 22.55 | | | 22.90 | | | 18.93 | | | | | |
| Net loans and leases / Total deposits | 90.52 | | | 107.77 | | | 108.99 | | | 113.19 | | | | | |
| Net loans and leases / Core deposits | 93.57 | | | 112.92 | | | 111.47 | | | 115.20 | | | | | |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | | | | | | | | | | | | | | | |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | 1.45 | | | 0.43 | | | -0.68 | | | -0.22 | | | | | |
| Structured notes appreciation (depreciation) / Tier 1 capital | | | | | | | | | | | | | | | |
| Percent of Investment Securities | | | | | | | | | | | | | | | |
| Held-to-maturity securities | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Available-for-sale securities | 99.95 | | | 99.65 | | | 99.12 | | | 100 | | | | | |
| U.S. Treasury securities | 7.19 | | | 3.23 | | | 3.09 | | | 3.70 | | | | | |
| US agency securities (excluding mortgage-backed securities) | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Municipal securities | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Mortgage-backed securities | 92.76 | | | 96.41 | | | 96.03 | | | 89.55 | | | | | |
| Asset-backed securities | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other debt securities | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Mutual funds and equity securities | 0.05 | | | 0.35 | | | 0.88 | | | 6.75 | | | | | |
| Debt securities 1 year or less | 7.29 | | | 4.52 | | | 4.86 | | | 6.28 | | | | | |
| Debt securities 1 to 5 years | 2.39 | | | 7.80 | | | 8.98 | | | 6.08 | | | | | |
| Debt securities over 5 years | 90.27 | | | 87.33 | | | 85.29 | | | 80.88 | | | | | |
| Pledged securities | 1.45 | | | 3.59 | | | 3.70 | | | 3.70 | | | | | |
| Structured notes, fair value | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Percent Change from Prior Like Quarter | | | | | | | | | | | | | | | |
| Short-term investments | 36.08 | | | -5.39 | | | 8.20 | | | 37.10 | | | | | |
| Investment securities | 158.39 | | | 14.39 | | | 14.13 | | | 86.53 | | | | | |
| Core deposits | 22.61 | | | 3.48 | | | 15.17 | | | 23.45 | | | | | |
| Noncore funding | 9.16 | | | 19.48 | | | -13.79 | | | 11.75 | | | | | |

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec) | 15,882,785 | 12,791,008 | 10,394,291 | 9,218,660 | |
| Commit: Secured commercial real estate loans | 487,012 | 559,244 | 595,261 | 540,135 | |
| Commit: Unsecured real estate loans | 189,777 | 250,872 | 107,902 | 182,391 | |
| Credit card lines (reported semiannually, June/Dec) | 0 | 0 | 0 | 0 | |
| Securities underwriting | 2,720 | 0 | 0 | 0 | |
| Standby letters of credit | 31,423 | 45,090 | 44,903 | 38,397 | |
| Commercial and similar letters of credit | 0 | 0 | 0 | 40 | |
| Securities lent | 57,862 | 229,490 | 316,237 | 290,307 | |
| Credit derivatives - notional amount (holding company as guarantor) | 512,929 | 2,118 | 10,389 | 17,090 | |
| Credit derivatives - notional amount (holding company as beneficiary) | 0 | 0 | 0 | 0 | |
| Credit derivative contracts w/ purchased credit protection-investment grade | 363,455 | 0 | 0 | 0 | |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 147,365 | 0 | 0 | 0 | |
| Derivative Contracts | | | | | |
| Interest rate futures and forward contracts | 10,098,403 | 4,586,722 | 52,382 | 81,492 | |
| Written options contracts (interest rate) | 0 | 0 | 0 | 0 | |
| Purchased options contracts (interest rate) | 0 | 0 | 0 | 0 | |
| Interest rate swaps | 9,755,552 | 9,388,430 | 9,381,541 | 8,546,976 | |
| Futures and forward foreign exchange | 1,543,245 | 1,434,901 | 1,346,395 | 1,426,453 | |
| Written options contracts (foreign exchange) | 0 | 0 | 0 | 0 | |
| Purchased options contracts (foreign exchange) | 0 | 0 | 0 | 0 | |
| Foreign exchange rate swaps | 0 | 22,874 | 23,974 | 7,899 | |
| Commodity and other futures and forward contracts | 71,145 | 6,479 | 11,164 | 28,413 | |
| Written options contracts (commodity and other) | 0 | 0 | 0 | 0 | |
| Purchased options contracts (commodity and other) | 0 | 0 | 0 | 0 | |
| Commodity and other swaps | 0 | 0 | 0 | 0 | |

Percent of Total Assets

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|---|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-----|----------|-----|
| Loan commitments (reported semiannually, June/Dec) | 29.60 | | | 31.85 | | | 26.97 | | | 25.55 | | | | | |
| Standby letters of credit | 0.06 | | | 0.11 | | | 0.12 | | | 0.11 | | | | | |
| Commercial and similar letters of credit | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Securities lent | 0.11 | | | 0.57 | | | 0.82 | | | 0.80 | | | | | |
| Credit derivatives - notional amount (holding company as guarantor) | 0.96 | | | 0.01 | | | 0.03 | | | 0.05 | | | | | |
| Credit derivatives - notional amount (holding company as beneficiary) | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0.68 | | | 0 | | | 0 | | | 0 | | | | | |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0.27 | | | 0 | | | 0 | | | 0 | | | | | |
| Derivative contracts | 40.01 | | | 38.45 | | | 28.06 | | | 27.97 | | | | | |
| Interest rate contracts | 37 | | | 34.80 | | | 24.48 | | | 23.91 | | | | | |
| Interest rate futures and forward contracts | 18.82 | | | 11.42 | | | 0.14 | | | 0.23 | | | | | |
| Written options contracts (interest rate) | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Purchased options contracts (interest rate) | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Interest rate swaps | 18.18 | | | 23.38 | | | 24.34 | | | 23.69 | | | | | |
| Foreign exchange contracts | 2.88 | | | 3.63 | | | 3.56 | | | 3.98 | | | | | |
| Futures and forward foreign exchange contracts | 2.88 | | | 3.57 | | | 3.49 | | | 3.95 | | | | | |
| Written options contracts (foreign exchange) | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Purchased options contracts (foreign exchange) | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Foreign exchange rate swaps | 0 | | | 0.06 | | | 0.06 | | | 0.02 | | | | | |
| Equity, commodity, and other derivative contracts | 0.13 | | | 0.02 | | | 0.03 | | | 0.08 | | | | | |
| Commodity and other futures and forward contracts | 0.13 | | | 0.02 | | | 0.03 | | | 0.08 | | | | | |
| Written options contracts (commodity and other) | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Purchased options contracts (commodity and other) | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Commodity and other swaps | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Percent of Average Loans and Leases | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 63.57 | | | 52.56 | | | 45.47 | | | 45.57 | | | | | |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| Notional Amount | | | | | |
| Derivative contracts | 21,468,345 | 15,439,406 | 10,815,456 | 10,091,233 | |
| Interest rate contracts | 19,853,955 | 13,975,152 | 9,433,923 | 8,628,468 | |
| Foreign exchange contracts | 1,543,245 | 1,457,775 | 1,370,369 | 1,434,352 | |
| Equity, commodity, and other contracts | 71,145 | 6,479 | 11,164 | 28,413 | |
| Derivatives Position | | | | | |
| Futures and forwards | 11,712,793 | 6,028,102 | 1,409,941 | 1,536,358 | |
| Written options | 0 | 0 | 0 | 0 | |
| Exchange-traded | 0 | 0 | 0 | 0 | |
| Over-the-counter | 0 | 0 | 0 | 0 | |
| Purchased options | 0 | 0 | 0 | 0 | |
| Exchange-traded | 0 | 0 | 0 | 0 | |
| Over-the-counter | 0 | 0 | 0 | 0 | |
| Swaps | 9,755,552 | 9,411,304 | 9,405,515 | 8,554,875 | |
| Held for trading | 0 | 0 | 6,154,330 | 5,022,348 | |
| Interest rate contracts | 0 | 0 | 6,130,356 | 5,014,449 | |
| Foreign exchange contracts | 0 | 0 | 23,974 | 7,899 | |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | |
| Non-traded | 21,468,345 | 15,439,406 | 4,661,126 | 5,068,885 | |
| Interest rate contracts | 19,853,955 | 13,975,152 | 3,303,567 | 3,614,019 | |
| Foreign exchange contracts | 1,543,245 | 1,457,775 | 1,346,395 | 1,426,453 | |
| Equity, commodity, and other contracts | 71,145 | 6,479 | 11,164 | 28,413 | |
| Derivative contracts (excluding futures and FX 14 days or less) | 22,062,426 | 15,432,927 | 10,804,292 | 10,062,820 | |
| One year or less | 12,290,773 | 6,278,397 | 1,677,628 | 1,643,375 | |
| Over 1 year to 5 years | 3,904,780 | 2,849,855 | 2,454,107 | 1,867,924 | |
| Over 5 years | 5,866,873 | 6,304,675 | 6,672,557 | 6,551,521 | |
| Gross negative fair value (absolute value) | 448,135 | 377,322 | 286,043 | 397,579 | |
| Gross positive fair value | 496,048 | 376,525 | 252,313 | 322,515 | |
| Held for trading | 0 | 0 | 63,794 | 58,468 | |
| Non-traded | 496,048 | 376,525 | 188,519 | 264,047 | |
| Current credit exposure on risk-based capital derivative contracts | 496,048 | 357,900 | 203,416 | 292,141 | |
| Credit losses on derivative contracts | 792 | 15 | 0 | 0 | |
| Past Due Derivative Instruments Fair Value | | | | | |
| 30–89 days past due | 0 | 0 | 0 | 0 | |
| 90+ days past due | 0 | 0 | 0 | 0 | |

Derivatives Analysis

| | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | | 12/31/2016 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
| Percent of Notional Amount | | | | | | | | | | | | | | | |
| Interest rate contracts | 92.48 | | | 90.52 | | | 87.23 | | | 85.50 | | | | | |
| Foreign exchange contracts | 7.19 | | | 9.44 | | | 12.67 | | | 14.21 | | | | | |
| Equity, commodity, and other contracts | 0.33 | | | 0.04 | | | 0.10 | | | 0.28 | | | | | |
| | | | | | | | | | | | | | | | |
| Futures and forwards | 54.56 | | | 39.04 | | | 13.04 | | | 15.22 | | | | | |
| Written options | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Exchange-traded | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Over-the-counter | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Purchased options | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Exchange-traded | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Over-the-counter | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Swaps | 45.44 | | | 60.96 | | | 86.96 | | | 84.78 | | | | | |
| | | | | | | | | | | | | | | | |
| Held for trading | 0 | | | 0 | | | 56.90 | | | 49.77 | | | | | |
| Interest rate contracts | 0 | | | 0 | | | 56.68 | | | 49.69 | | | | | |
| Foreign exchange contracts | 0 | | | 0 | | | 0.22 | | | 0.08 | | | | | |
| Equity, commodity, and other contracts | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | | | | | | | | | | | | | | | |
| Non-traded | 100 | | | 100 | | | 43.10 | | | 50.23 | | | | | |
| Interest rate contracts | 92.48 | | | 90.52 | | | 30.54 | | | 35.81 | | | | | |
| Foreign exchange contracts | 7.19 | | | 9.44 | | | 12.45 | | | 14.14 | | | | | |
| Equity, commodity, and other contracts | 0.33 | | | 0.04 | | | 0.10 | | | 0.28 | | | | | |
| | | | | | | | | | | | | | | | |
| Derivative contracts (excluding futures and forex 14 days or less) | 102.77 | | | 99.96 | | | 99.90 | | | 99.72 | | | | | |
| One year or less | 57.25 | | | 40.66 | | | 15.51 | | | 16.29 | | | | | |
| Over 1 year to 5 years | 18.19 | | | 18.46 | | | 22.69 | | | 18.51 | | | | | |
| Over 5 years | 27.33 | | | 40.83 | | | 61.69 | | | 64.92 | | | | | |
| Gross negative fair value (absolute value) | 2.09 | | | 2.44 | | | 2.64 | | | 3.94 | | | | | |
| Gross positive fair value | 2.31 | | | 2.44 | | | 2.33 | | | 3.20 | | | | | |
| | | | | | | | | | | | | | | | |
| Percent of Tier 1 Capital | | | | | | | | | | | | | | | |
| Gross negative fair value, absolute value (X) | 0.07 | | | 0.06 | | | 0.05 | | | 0.08 | | | | | |
| Gross positive fair value (X) | 0.08 | | | 0.06 | | | 0.05 | | | 0.06 | | | | | |
| Held for trading (X) | 0 | | | 0 | | | 0.01 | | | 0.01 | | | | | |
| Non-traded (X) | 0.08 | | | 0.06 | | | 0.03 | | | 0.05 | | | | | |
| Current credit exposure (X) | 0.08 | | | 0.06 | | | 0.04 | | | 0.06 | | | | | |
| Credit losses on derivative contracts | 0.01 | | | 0 | | | 0 | | | 0 | | | | | |
| | | | | | | | | | | | | | | | |
| Past Due Derivative Instruments Fair Value | | | | | | | | | | | | | | | |
| 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | | | | | | | | | | | | | | | |
| Other Ratios | | | | | | | | | | | | | | | |
| Current credit exposure / Risk-weighted assets | 1.78 | | | 1.42 | | | 0.87 | | | 1.29 | | | | | |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| Change: Allowance for Loan and Lease Losses excluding ATTR | | | | | |
| Beginning balance | 226,003 | 229,491 | 202,075 | 205,530 | |
| Gross losses | 108,844 | 10,881 | 15,655 | 27,776 | |
| Write-downs, transfers to loans held-for-sale | 87,022 | 2,560 | 8,737 | 0 | |
| Recoveries | 2,431 | 1,268 | 2,435 | 2,364 | |
| Net losses | 106,413 | 9,613 | 13,220 | 25,412 | |
| Provision for loan and lease losses | 253,977 | 5,483 | 41,749 | 21,781 | |
| Adjustments | 35,494 | 642 | -1,113 | 176 | |
| Ending balance | 409,061 | 226,003 | 229,491 | 202,075 | |
| Memo: Allocated transfer risk reserve (ATTR) | 136 | 203 | 788 | 983 | |

Analysis Ratios

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
|--|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|-----|--------|-----|
| Provision for loan and lease losses / Average assets | 0.55 | | | 0.01 | | | 0.11 | | | 0.06 | | | | | |
| Provision for loan and lease losses / Average loans and leases | 1.02 | | | 0.02 | | | 0.18 | | | 0.11 | | | | | |
| Provision for loan and lease losses / Net loan and lease losses | 238.67 | | | 57.04 | | | 315.80 | | | 85.71 | | | | | |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.61 | | | 0.91 | | | 0.97 | | | 0.95 | | | | | |
| Allowance for loan and lease losses / Total loans and leases | 1.60 | | | 0.90 | | | 0.96 | | | 0.94 | | | | | |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 3.84 | | | 23.51 | | | 17.36 | | | 7.95 | | | | | |
| Allowance for loan and lease losses / Nonaccrual assets | 897.28 | | | 412.63 | | | 407.79 | | | 441.18 | | | | | |
| ALLL / 90+ days past due + nonaccrual loans and leases | 710.45 | | | 317.69 | | | 350.86 | | | 309.24 | | | | | |
| Gross loan and lease losses / Average loans and leases | 0.44 | | | 0.04 | | | 0.07 | | | 0.14 | | | | | |
| Recoveries / Average loans and leases | 0.01 | | | 0.01 | | | 0.01 | | | 0.01 | | | | | |
| Net losses / Average loans and leases | 0.43 | | | 0.04 | | | 0.06 | | | 0.13 | | | | | |
| Write-downs, transfers to loans held-for-sale / Average loans and leases | 0.35 | | | 0.01 | | | 0.04 | | | 0 | | | | | |
| Recoveries / Prior year-end losses | 22.34 | | | 8.10 | | | 8.77 | | | 24.86 | | | | | |
| Earnings coverage of net loan and lease losses (X) | 12.54 | | | 145.13 | | | 103.23 | | | 41.43 | | | | | |

Net Loan and Lease Losses By Type

| | | | | | | | | | | | | | | | |
|---|-------|--|--|-------|--|--|-------|--|--|-------|--|--|--|--|--|
| Real estate loans | 0.01 | | | 0.06 | | | -0.03 | | | -0.01 | | | | | |
| Real estate loans secured by 1-4 family | -0.04 | | | -0.01 | | | -0.04 | | | -0.02 | | | | | |
| Revolving | 0 | | | 0 | | | -0.18 | | | 0 | | | | | |
| Closed-end | -0.04 | | | -0.01 | | | -0.04 | | | -0.02 | | | | | |
| Commercial real estate loans | 0.14 | | | 0.22 | | | 0 | | | 0 | | | | | |
| Construction and land development | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| 1-4 family | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Multifamily | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Nonfarm nonresidential | 0.22 | | | 0.32 | | | 0 | | | 0 | | | | | |
| Owner-occupied | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other | 0.22 | | | 0.32 | | | 0 | | | 0 | | | | | |
| Real estate loans secured by farmland | | | | 0 | | | 0 | | | 0 | | | | | |
| Commercial and industrial loans | 1.19 | | | 0.03 | | | 0.11 | | | 0.30 | | | | | |
| Loans to individuals | | | | | | | | | | | | | | | |
| Credit card loans | | | | | | | | | | | | | | | |
| Agricultural loans | | | | | | | | | | | | | | | |
| Loans to foreign governments and institutions | | | | | | | | | | | | | | | |
| Other loans and leases | 0.15 | | | 0.04 | | | 0.10 | | | 0.05 | | | | | |

BHC Name

City/State

Past Due and Nonaccrual Assets

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| 30+ Days Past Due and Nonaccrual Assets | | | | | |
| 30–89 days past due loans and leases | 4,904 | 29,924 | 11,381 | 15,706 | |
| 90+ days past due loans and leases | 11,974 | 16,319 | 8,939 | 19,320 | |
| Nonaccrual loans and leases | 45,604 | 54,820 | 56,470 | 46,026 | |
| Total past due and nonaccrual loans and leases | 62,482 | 101,063 | 76,790 | 81,052 | |
| Restructured 30–89 days past due | 732 | 0 | 441 | 950 | |
| Restructured 90+ days past due | 0 | 700 | 661 | 2,067 | |
| Restructured nonaccrual | 18,885 | 33,344 | 9,066 | 12,695 | |
| Total restructured loans and leases | 19,617 | 34,044 | 10,168 | 15,712 | |
| 30–89 days past due loans held for sale | 0 | 0 | 0 | 0 | |
| 90+ days past due loans held for sale | 0 | 0 | 0 | 0 | |
| Nonaccrual loans held for sale | 0 | 0 | 0 | 0 | |
| Total past due and nonaccrual loans held for sale | 0 | 0 | 0 | 0 | |
| Restructured loans and leases in compliance | 8,520 | 19,205 | 21,829 | 19,908 | |
| Other real estate owned | 751 | 2,928 | 4,748 | 4,299 | |
| Other Assets | | | | | |
| 30–89 days past due | 0 | 0 | 0 | 0 | |
| 90+ days past due | 0 | 0 | 0 | 0 | |
| Nonaccrual | 0 | 0 | 0 | 0 | |
| Total other assets past due and nonaccrual | 0 | 0 | 0 | 0 | |

Percent of Loans and Leases

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|---|------|----------|-----|------|----------|-----|------|----------|-----|------|----------|-----|-----|----------|-----|
| 30–89 days past due loans and leases | 0.02 | | | 0.12 | | | 0.05 | | | 0.07 | | | | | |
| 90+ days past due loans and leases | 0.05 | | | 0.07 | | | 0.04 | | | 0.09 | | | | | |
| Nonaccrual loans and leases | 0.18 | | | 0.22 | | | 0.24 | | | 0.22 | | | | | |
| 90+ days past due and nonaccrual loans and leases | 0.23 | | | 0.28 | | | 0.27 | | | 0.31 | | | | | |

| | | | | | | | | | | | | | | | |
|---|------|--|--|------|--|--|------|--|--|------|--|--|--|--|--|
| 30–89 days past due restructured | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| 90+ days past due restructured | 0 | | | 0 | | | 0 | | | 0.01 | | | | | |
| Nonaccrual restructured | 0.07 | | | 0.13 | | | 0.04 | | | 0.06 | | | | | |
| 30–89 days past due loans held for sale | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| 90+ days past due loans held for sale | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Nonaccrual loans held for sale | 0 | | | 0 | | | 0 | | | 0 | | | | | |

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

| | | | | | | | | | | | | | | | |
|---|------|--|--|------|--|--|------|--|--|------|--|--|--|--|--|
| 30–89 days past due assets | 0.02 | | | 0.12 | | | 0.05 | | | 0.07 | | | | | |
| 90+ days past due assets | 0.05 | | | 0.07 | | | 0.04 | | | 0.09 | | | | | |
| Nonaccrual assets | 0.18 | | | 0.22 | | | 0.24 | | | 0.22 | | | | | |
| 30+ days past due and nonaccrual assets | 0.24 | | | 0.40 | | | 0.32 | | | 0.38 | | | | | |

Percent of Total Assets

| | | | | | | | | | | | | | | | |
|---|------|--|--|------|--|--|------|--|--|------|--|--|--|--|--|
| 90+ days past due and nonaccrual assets | 0.11 | | | 0.18 | | | 0.17 | | | 0.18 | | | | | |
| 90+ days past due and nonaccrual assets + other real estate owned | 0.11 | | | 0.18 | | | 0.18 | | | 0.19 | | | | | |

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

| | | | | | | | | | | | | | | | |
|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|--|--|--|
| Total assets | 0.10 | | | 0.19 | | | 0.22 | | | 0.20 | | | | | |
| Allowance for loan and lease losses | 13.59 | | | 34.36 | | | 36.67 | | | 36.25 | | | | | |
| Equity capital + allowance for loan and lease losses | 0.72 | | | 1.10 | | | 1.32 | | | 1.24 | | | | | |
| Tier 1 capital + allowance for loan and lease losses | 0.80 | | | 1.20 | | | 1.47 | | | 1.39 | | | | | |
| Loans and leases + other real estate owned | 0.22 | | | 0.31 | | | 0.35 | | | 0.34 | | | | | |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

| | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | | 12/31/2016 | | |
|--|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
| | | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
| 30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type | | | | | | | | | | | | | | | | |
| Real estate | 30–89 days past due | 0.04 | | | 0.02 | | | 0.05 | | | 0.10 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0.35 | | | 0.28 | | | 0.30 | | | 0.57 | | | | | |
| Commercial and industrial | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0.02 | | | 0.20 | | | 0.33 | | | 0.06 | | | | | |
| Individuals | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Depository institution loans | 30–89 days past due | | | | | | | | | | | | | | | |
| | 90+ days past due | | | | | | | | | | | | | | | |
| | Nonaccrual | | | | | | | | | | | | | | | |
| Agricultural | 30–89 days past due | | | | | | | | | | | | | | | |
| | 90+ days past due | | | | | | | | | | | | | | | |
| | Nonaccrual | | | | | | | | | | | | | | | |
| Foreign governments | 30–89 days past due | | | | | | | | | | | | | | | |
| | 90+ days past due | | | | | | | | | | | | | | | |
| | Nonaccrual | | | | | | | | | | | | | | | |
| Other loans and leases | 30–89 days past due | 0.03 | | | 0.48 | | | 0.13 | | | 0.17 | | | | | |
| | 90+ days past due | 0.20 | | | 0.27 | | | 0.14 | | | 0.34 | | | | | |
| | Nonaccrual | 0.29 | | | 0.27 | | | 0.14 | | | 0.13 | | | | | |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

| | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | | 12/31/2016 | | |
|------------------------------|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
| | | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
| Memoranda | | | | | | | | | | | | | | | | |
| 1–4 family | 30–89 days past due | 0.06 | | | 0.03 | | | 0.08 | | | 0.18 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0.29 | | | 0.32 | | | 0.51 | | | 1.02 | | | | | |
| | | | | | | | | | | | | | | | | |
| Revolving | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0.28 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0.47 | | | | | |
| | | | | | | | | | | | | | | | | |
| Closed-end | 30–89 days past due | 0.06 | | | 0.03 | | | 0.08 | | | 0.18 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0.29 | | | 0.32 | | | 0.52 | | | 1.02 | | | | | |
| Junior lien | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | | | | | | | | | | | | | | | | |
| Commercial real estate | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0.63 | | | 0.29 | | | 0 | | | 0 | | | | | |
| | | | | | | | | | | | | | | | | |
| Construction and development | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| 1–4 family | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | | | | | | | | | | | | | | | | |
| Multifamily | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | | | | | | | | | | | | | | | | |
| Nonfarm non-residential | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0.96 | | | 0.41 | | | 0 | | | 0 | | | | | |
| Owner Occupied | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | 0.96 | | | 0.41 | | | 0 | | | 0 | | | | | |
| | | | | | | | | | | | | | | | | |
| Farmland | 30–89 days past due | | | | 0 | | | 0 | | | 0 | | | | | |
| | 90+ days past due | | | | 0 | | | 0 | | | 0 | | | | | |
| | Nonaccrual | | | | 0 | | | 0 | | | 0 | | | | | |
| | | | | | | | | | | | | | | | | |
| Credit card | 30–89 days past due | | | | | | | | | | | | | | | |
| | 90+ days past due | | | | | | | | | | | | | | | |
| | Nonaccrual | | | | | | | | | | | | | | | |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| Common Equity Tier 1 Capital | | | | | |
| Common stock plus related surplus | 643,485 | 760,431 | 944,983 | 1,296,833 | |
| Retained earnings | 6,703,125 | 6,086,721 | 5,235,764 | 4,419,385 | |
| Accumulated other comprehensive income (AOCI) | 16,511 | -5,036 | -38,840 | -20,454 | |
| Common equity tier 1 minority interest | 0 | 0 | 0 | 0 | |
| Common equity tier 1 capital before adjustments/deductions | 7,363,121 | 6,842,116 | 6,141,907 | 5,695,764 | |
| Common Equity Tier 1 Capital: Adjustments/Deductions | | | | | |
| Less: Goodwill, intangible assets, and deferred tax assets | 774,069 | 569,770 | 599,267 | 588,606 | |
| Accumulated other comprehensive income-related adjustments | 23,795 | 11,019 | -3,392 | -228 | |
| Other deductions from common equity tier 1 capital | 0 | 0 | 0 | 0 | |
| Subtotal: | 6,565,257 | 6,261,327 | 5,546,032 | 5,107,386 | |
| Adjustments and deductions for common equity tier 1 capital | 27,637 | 30,844 | 47,320 | 54,758 | |
| Common equity tier 1 capital | 6,537,620 | 6,230,483 | 5,498,712 | 5,052,628 | |
| Additional Tier 1 Capital | | | | | |
| Additional tier 1 capital instruments and related surplus | 0 | 0 | 0 | 0 | |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | |
| Tier 1 minority interest not included in common equity tier 1 capital | 0 | 0 | 0 | 0 | |
| Additional tier 1 capital before deductions | 0 | 0 | 0 | 0 | |
| Less: Additional tier 1 capital deductions | 27,637 | 30,844 | 47,320 | 54,758 | |
| Additional tier 1 capital | 0 | 0 | 0 | 0 | |
| Tier 1 Capital | 6,537,620 | 6,230,483 | 5,498,712 | 5,052,628 | |
| Tier 2 Capital | | | | | |
| Tier 2 capital instruments and related surplus | 0 | 0 | 0 | 0 | |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | |
| Total capital minority interest not included in tier 1 capital | 0 | 0 | 0 | 0 | |
| Allowance for loan and lease losses in tier 2 capital | 322,767 | 234,155 | 238,754 | 211,450 | |
| Exited advanced approach eligible credit reserves | | | | | |
| Unrealized gains on AFS preferred stock classified as equity | | | 0 | 2,259 | |
| Tier 2 capital before deductions | 322,767 | 234,155 | 238,754 | 213,709 | |
| Exited advanced approach tier 2 capital before deductions | | | | | |
| Less: Tier 2 capital deductions | 0 | 0 | 0 | 0 | |
| Tier 2 capital | 322,767 | 234,155 | 238,754 | 213,709 | |
| Exited advanced approach tier 2 capital | | | | | |
| Total capital | 6,860,387 | 6,464,638 | 5,737,466 | 5,266,337 | |
| Exited advanced approach total capital | | | | | |
| Total Assets for Capital Ratios | | | | | |
| Average total consolidated assets, adjusted | 51,503,565 | 39,933,483 | 38,354,963 | 35,644,714 | |
| Less: Deductions from common equity tier 1 capital | 801,706 | 600,614 | 646,587 | 643,364 | |
| Less: Other deductions | 0 | 0 | 0 | 0 | |
| Total assets for leverage ratio | 50,701,859 | 39,332,869 | 37,708,376 | 35,001,350 | |
| Total risk-weighted assets | 27,895,623 | 25,171,952 | 23,276,200 | 22,623,280 | |
| Exited advanced approach total RWA | | | | | |
| Capital Ratios | | | | | |
| Common equity tier 1 capital, column A | 23.44 | 24.75 | 23.62 | 22.33 | |
| Common equity tier 1 capital, column B | 0 | 0 | 0 | 0 | |
| Tier 1 capital, column A | 23.44 | 24.75 | 23.62 | 22.33 | |
| Tier 1 capital, column B | 0 | 0 | 0 | 0 | |
| Total capital, column A | 24.59 | 25.68 | 24.65 | 23.28 | |
| Total capital, column B | 0 | 0 | 0 | 0 | |
| Tier 1 leverage | 12.89 | 15.84 | 14.58 | 14.44 | |
| Supplementary leverage ratio, advanced approaches HCs | | | | | |

| BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|--------|-----|
| | | | | | | | | | | | | | | |

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Insurance and Broker-Dealer Activities

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change | |
|---|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | 1-Year | 5-Year |
| Insurance Activities | | | | | | | |
| Total insurance underwriting assets | 0 | 0 | 0 | 0 | | | |
| Total property and casualty assets | 0 | 0 | 0 | 0 | | | |
| Reinsurance recoverables (P/C) | | | | | | | |
| Total life and health assets | 0 | 0 | 0 | 0 | | | |
| Reinsurance recoverables (L/H) | | | | | | | |
| Separate account assets (L/H) | 0 | 0 | 0 | 0 | | | |
| | | | | | | | |
| Total insurance underwriting equity | 0 | 0 | 0 | 0 | | | |
| Total property and casualty equity | 0 | 0 | 0 | 0 | | | |
| Total life and health equity | 0 | 0 | 0 | 0 | | | |
| Total insurance underwriting net income | 0 | 0 | 0 | 0 | | | |
| Total property and casualty | 0 | 0 | 0 | 0 | | | |
| Total life and health | 0 | 0 | 0 | 0 | | | |
| | | | | | | | |
| Claims and claims adjusted expense reserves (P/C) | 0 | 0 | 0 | 0 | | | |
| Unearned premiums (P/C) | 0 | 0 | 0 | 0 | | | |
| Policyholder benefit and contractholder funds (L/H) | 0 | 0 | 0 | 0 | | | |
| Separate account liabilities (L/H) | 0 | 0 | 0 | 0 | | | |
| Insurance activities revenue | 53,481 | 55,419 | 44,102 | 48,030 | | -3.50 | 29.74 |
| Other insurance activities income | 53,481 | 55,419 | 44,102 | 48,030 | | -3.50 | 29.74 |
| Insurance and reinsurance underwriting income | 0 | 0 | 0 | 0 | | | |
| Premiums | 0 | 0 | 0 | 0 | | | |
| Credit related insurance underwriting | 0 | 0 | 0 | 0 | | | |
| Other insurance underwriting | 0 | 0 | 0 | 0 | | | |
| Insurance benefits, losses, expenses | 0 | 0 | 0 | 0 | | | |
| Net assets of insurance underwriting subsidiaries | 0 | 0 | 0 | 0 | | | |
| Life insurance assets | 866,658 | 724,773 | 580,523 | 559,169 | | 19.58 | 144.54 |

| | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | | 12/31/2016 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
| Analysis Ratios | | | | | | | | | | | | | | | |
| Insurance underwriting assets / Consolidated assets | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets .. | | | | | | | | | | | | | | | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets .. | | | | | | | | | | | | | | | |
| Separate account assets (L/H) / Total life assets | | | | | | | | | | | | | | | |
| Insurance activities revenue / Adjusted operating income | 0.64 | | | 0.70 | | | 0.59 | | | 0.72 | | | | | |
| Premium income / Insurance activities revenue | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Credit related premium income / Total premium income | | | | | | | | | | | | | | | |
| Other premium income / Total premium income | | | | | | | | | | | | | | | |
| Insurance underwriting net income / Consolidated net income | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Insurance net income (P/C) / Equity (P/C) | | | | | | | | | | | | | | | |
| Insurance net income (L/H) / Equity (L/H) | | | | | | | | | | | | | | | |
| Insurance benefits, losses, expenses / Insurance premiums | | | | | | | | | | | | | | | |
| Reinsurance recovery (P/C) / Total assets (P/C) | | | | | | | | | | | | | | | |
| Reinsurance recovery (L/H) / Total assets (L/H) | | | | | | | | | | | | | | | |
| Net assets of insurance underwriting subsidiaries / Consolidated assets | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses .. | 12.48 | | | 11.23 | | | 10.13 | | | 10.64 | | | | | |
| Broker-Dealer Activities | | | | | | | | | | | | | | | |
| Net assets of broker-dealer subsidiaries (\$000) | 5,044,771 | | | 4,313,506 | | | 4,230,580 | | | 4,045,772 | | | | | |
| Net assets of broker-dealer subsidiaries / Consolidated assets | 9.40 | | | 10.74 | | | 10.98 | | | 11.21 | | | | | |

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Foreign Activities

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| Foreign Activities | | | | | |
| Total foreign loans and leases | 2,550,001 | 2,561,028 | 2,334,728 | 2,245,561 | |
| Real estate loans | 886,326 | 850,441 | 641,291 | 765,088 | |
| Commercial and industrial loans | 1,418,546 | 1,547,347 | 1,474,730 | 1,233,309 | |
| Loans to depository institutions and other banks acceptances | 0 | 0 | 0 | 0 | |
| Loans to foreign governments and institutions | 0 | 0 | 0 | 0 | |
| Loans to individuals | 0 | 0 | 0 | 0 | |
| Agricultural loans | 0 | 0 | 0 | 0 | |
| Other foreign loans | 245,129 | 163,240 | 218,707 | 247,164 | |
| Lease financing receivables | 0 | 0 | 0 | 0 | |
| Debt securities | 0 | 0 | 0 | 39 | |
| Interest-bearing bank balances | 1,017,066 | 669,785 | 678,293 | 647,587 | |
| Total selected foreign assets | 3,567,067 | 3,230,813 | 3,013,021 | 2,893,187 | |
| Total foreign deposits | 0 | 0 | 0 | 0 | |
| Interest-bearing deposits | 0 | 0 | 0 | 0 | |
| Non-interest-bearing deposits | 0 | 0 | 0 | 0 | |

Analysis Ratios

| | | | | | | | | | | | | | | | |
|---------------------------------|------|--|--|------|--|--|------|--|--|------|--|--|--|--|--|
| Yield: Foreign loans | 1.97 | | | 2.27 | | | 2.45 | | | 2.27 | | | | | |
| Cost: Interest-bearing deposits | | | | | | | | | | | | | | | |

Net Losses as a Percent of Foreign Loans by Type

| | | | | | | | | | | | | | | | |
|--------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Real estate loans | | | | | | | | | | | | | | | |
| Commercial and industrial loans | | | | | | | | | | | | | | | |
| Foreign governments and institutions | | | | | | | | | | | | | | | |

Growth Rates

| | | | | | | | | | | | | | | | |
|-----------------------|-------|--|--|------|--|--|------|--|--|-------|--|--|--|--|--|
| Net loans and leases | -0.43 | | | 9.69 | | | 3.97 | | | 33.88 | | | | | |
| Total selected assets | 10.41 | | | 7.23 | | | 4.14 | | | 26.49 | | | | | |
| Deposits | | | | | | | | | | | | | | | |

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Servicing, Securitization and Asset Sale Activities—Part 1

| Activity | Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change | |
|--|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | | 1-Year | 5-Year |
| Activity | | | | | | | | |
| Securitization activities | | 0 | 0 | 0 | 0 | | | |
| 1–4 family residential loans | | 0 | 0 | 0 | 0 | | | |
| Home equity lines | | 0 | 0 | 0 | 0 | | | |
| Credit card receivables | | 0 | 0 | 0 | 0 | | | |
| Auto loans | | 0 | 0 | 0 | 0 | | | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | | | |
| All other loans and leases | | 0 | 0 | 0 | 0 | | | |
| Retained credit exposure | | 0 | 0 | 0 | 0 | | | |
| 1–4 family residential loans | | 0 | 0 | 0 | | | | |
| Home equity lines | | 0 | 0 | 0 | | | | |
| Credit card receivables | | 0 | 0 | 0 | | | | |
| Auto loans | | 0 | 0 | 0 | | | | |
| Commercial and industrial loans | | 0 | 0 | 0 | | | | |
| All other loans and leases | | 0 | 0 | 0 | | | | |
| | | | | | | | | |
| Unused commitments to provide liquidity (servicer advance) | | 0 | 0 | 0 | 0 | | | |
| Seller's interest carried as securities and loans | | 0 | 0 | 0 | 0 | | | |
| Home equity lines | | 0 | 0 | 0 | 0 | | | |
| Credit card receivables | | 0 | 0 | 0 | 0 | | | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | | | |
| | | | | | | | | |
| Asset-backed commercial paper conduits | | 0 | 0 | 0 | 0 | | | |
| Credit exposure from credit enhancements provided to conduit structures | | 0 | 0 | 0 | 0 | | | |
| Liquidity commitments provided to conduit structures | | 0 | 0 | 0 | 0 | | | |
| | | | | | | | | |
| | | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | | |
| Activity as a Percent of Total Assets | | | | | | | | |
| Securitization activities | | 0 | 0 | 0 | 0 | | | |
| 1–4 family residential loans | | 0 | 0 | 0 | 0 | 0 | | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables | | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and Industrial loans | | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | | 0 | 0 | 0 | 0 | 0 | | |
| Asset-backed commercial paper conduits | | 0 | 0 | 0 | 0 | 0 | | |
| Credit exposure from credit enhancements provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | | |
| Liquidity commitments provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | | |
| Percent of Total Managed Assets (On balance-sheet loans and securitized loans) | | | | | | | | |
| 1–4 family residential loans | | | | | | | | |
| Home equity lines | | | | | | | | |
| Credit card receivables | | | | | | | | |
| Auto loans and other consumer loans | | | | | | | | |
| Commercial and industrial loans | | | | | | | | |
| All other loans and leases | | | | | | | | |

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Servicing, Securitization and Asset Sale Activities—Part 2

| | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| Percent of Total Securitization Activities by Type | | | | | |
| Retained credit exposure | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Unused commitments to provide liquidity (servicer advance) | | | | | |
| Seller's interest carried as securities and loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| Percent of Tier 1 Capital | | | | | |
| Total retained credit exposure | 0 | 0 | 0 | 0 | |
| Total retained credit exposure and asset sale credit exposure | 0.04 | 0.19 | 0.41 | 0.82 | |

| | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|--------|
| Dollar Amount in Thousands | | | | | | 1-Year | 5-Year |
| 30–89 Days Past Due Securitized Assets | | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | | | |
| Home equity lines | 0 | 0 | 0 | 0 | | | |
| Credit card receivables | 0 | 0 | 0 | 0 | | | |
| Auto loans | 0 | 0 | 0 | 0 | | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | | | |
| All other loans and leases | 0 | 0 | 0 | 0 | | | |
| Total 30–89 days past due securitized assets | 0 | 0 | 0 | 0 | | | |
| 90+ Days Past Due Securitized Assets | | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | | | |
| Home equity lines | 0 | 0 | 0 | 0 | | | |
| Credit card receivables | 0 | 0 | 0 | 0 | | | |
| Auto loans | 0 | 0 | 0 | 0 | | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | | | |
| All other loans and leases | 0 | 0 | 0 | 0 | | | |
| Total 90+ days past due securitized assets | 0 | 0 | 0 | 0 | | | |
| Total past due securitized assets | 0 | 0 | 0 | 0 | | | |
| Net Losses on Securitized Assets | | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | | | |
| Home equity lines | 0 | 0 | 0 | 0 | | | |
| Credit card receivables | 0 | 0 | 0 | 0 | | | |
| Auto loans | 0 | 0 | 0 | 0 | | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | | | |
| All other loans and leases | 0 | 0 | 0 | 0 | | | |
| Total net losses on securitized assets | 0 | 0 | 0 | 0 | | | |

BHC Name

City/State

3815157

RSSD Number

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FR Dist.

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Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

| | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| 30–89 Days Past Due Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 30–89 days past due securitized assets | | | | | |
| 90+ Days Past Due Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans and other consumer loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 90+ days past due securitized assets | | | | | |
| Total past due securitized assets percent of securitized assets | | | | | |
| Net Loss on Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total net losses on securitized assets | | | | | |
| 30–89 Days Past Due Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total managed loans past due 30–89 days | | | | | |
| 90+ Days Past Due Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total managed loans past due 90+ days | | | | | |
| Total Past Due Managed Assets | | | | | |
| Net Losses on Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Net Losses on Managed Assets Percent of Total Managed Assets | | | | | |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

| Dollar Amount in Thousands | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 12/31/2016 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|---------|
| | | | | | | 1-Year | 5-Year |
| Operating Income | | | | | | | |
| Income from bank subsidiaries | 72,227 | 214,998 | 124,869 | 154,558 | | -66.41 | 4454.04 |
| Dividends | 70,000 | 210,000 | 120,000 | 150,000 | | -66.67 | |
| Interest | 527 | 3,354 | 3,417 | 3,267 | | -84.29 | -19.54 |
| Management and service fees | 1,700 | 1,644 | 1,452 | 1,291 | | 3.41 | 82.60 |
| Other income | 0 | 0 | 0 | 0 | | | |
| Income from nonbank subsidiaries | 537,822 | 728,488 | 328,826 | 212,099 | | -26.17 | 125.06 |
| Dividends | 508,058 | 684,787 | 288,556 | 180,684 | | -25.81 | 129.57 |
| Interest | 12,841 | 26,322 | 24,312 | 15,995 | | -51.22 | 117.17 |
| Management and service fees | 16,923 | 17,379 | 15,958 | 15,420 | | -2.62 | 44.15 |
| Other income | 0 | 0 | 0 | 0 | | | |
| Income from subsidiary holding companies | | | | | | | |
| Dividends | | | | | | | |
| Interest | | | | | | | |
| Management and service fees | | | | | | | |
| Other income | | | | | | | |
| Total income from subsidiaries | 610,049 | 943,486 | 453,695 | 366,657 | | -35.34 | 153.60 |
| Securities gains (losses) | 0 | 0 | 790 | 2,036 | | | |
| Other operating income | 6,173 | 6,562 | 7,796 | 8,540 | | -5.93 | 79.81 |
| Total operating income | 616,222 | 950,048 | 462,281 | 377,233 | | -35.14 | 152.92 |
| Operating Expenses | | | | | | | |
| Personnel expenses | 61,243 | 67,984 | 74,636 | 69,357 | | -9.92 | 41.02 |
| Interest expense | 90,665 | 73,223 | 73,576 | 88,570 | | 23.82 | 19.02 |
| Other expenses | 36,328 | 25,494 | 15,240 | 60,338 | | 42.50 | 3931.96 |
| Provision for loan and lease losses | 0 | 0 | 0 | 0 | | | |
| Total operating expenses | 188,236 | 166,701 | 163,452 | 218,265 | | 12.92 | 56.20 |
| Income (loss) before taxes | 428,288 | 784,905 | 301,073 | 158,968 | | -45.43 | 247.84 |
| Applicable income taxes (credit) | -68,200 | -53,695 | -18,802 | -55,840 | | | |
| Extraordinary items | | | | 0 | | | |
| Income before undistributed income of subsidiaries | 496,488 | 838,600 | 319,875 | 214,808 | | -40.80 | 192.32 |
| Equity in undistributed income of subsidiaries | 365,911 | 214,217 | 667,357 | 392,720 | | 70.81 | 18.58 |
| Bank subsidiaries | 61,582 | 208,610 | 242,825 | 110,369 | | -70.48 | -66.09 |
| Nonbank subsidiaries | 304,329 | 5,607 | 424,532 | 282,351 | | 5327.66 | 139.64 |
| Subsidiary holding companies | 0 | 0 | 0 | 0 | | | |
| Net income (loss) | 862,399 | 1,052,817 | 987,232 | 607,528 | | -18.09 | 80.26 |
| Memoranda | | | | | | | |
| Bank net income | 131,582 | 418,610 | 362,825 | 260,369 | | -68.57 | -27.53 |
| Nonbank net income | 812,387 | 690,394 | 713,088 | 463,035 | | 17.67 | 133.24 |
| Subsidiary holding companys' net income | 0 | 0 | 0 | 0 | | | |

BHC Name

City/State

Parent Company Balance Sheet

| Dollar Amount in Thousands | 12/31/2020 | % of Total Assets | 12/31/2019 | % of Total Assets | 12/31/2018 | % of Total Assets | 12/31/2017 | 12/31/2016 | Percent Change | |
|--|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|------------|----------------|---------|
| | | | | | | | | | 1-Year | 5-Year |
| Assets | | | | | | | | | | |
| Investment in bank subsidiaries | 2,364,866 | 23.14 | 2,300,179 | 25.18 | 2,072,360 | 23.93 | 1,821,615 | | 2.81 | 51.09 |
| Common and preferred stock | 2,363,932 | 23.13 | 2,299,840 | 25.17 | 2,072,165 | 23.93 | 1,821,615 | | 2.79 | 51.05 |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Loans, advances, notes, and bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other receivables | 934 | 0.01 | 339 | 0 | 195 | 0 | 0 | | 175.52 | 597.01 |
| Investment in nonbank subsidiaries | 6,385,702 | 62.49 | 5,526,999 | 60.49 | 5,540,447 | 63.99 | 5,289,152 | | 15.54 | 130.18 |
| Common and preferred stock | 4,825,106 | 47.22 | 4,086,547 | 44.73 | 4,100,993 | 47.36 | 3,653,511 | | 18.07 | 102.53 |
| Excess cost over fair value | 31,954 | 0.31 | 31,954 | 0.35 | 31,954 | 0.37 | 31,954 | | 0.00 | 0.00 |
| Loans, advances, notes, and bonds | 1,386,466 | 13.57 | 1,106,545 | 12.11 | 1,070,180 | 12.36 | 1,233,516 | | 25.30 | 3029.37 |
| Other receivables | 142,176 | 1.39 | 301,953 | 3.30 | 337,320 | 3.90 | 370,171 | | -52.91 | -54.94 |
| Investment in subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Common and preferred stock | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Loans, advances, notes, and bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other receivables | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Assets Excluding Investment in Subsidiaries | | | | | | | | | | |
| Net loans and leases | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | -100.00 |
| Securities | 1,029 | 0.01 | 1,332 | 0.01 | 17,704 | 0.20 | 48,129 | | -22.75 | -99.24 |
| Securities purchased (reverse repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Cash and due from affiliated depository institution | 198,793 | 1.95 | 177,694 | 1.94 | 250,112 | 2.89 | 207,295 | | 11.87 | -80.16 |
| Cash and due from unrelated depository institution | 358,544 | 3.51 | 322,303 | 3.53 | 168,243 | 1.94 | 163,143 | | 11.24 | 36.42 |
| Premises, furnishings, fixtures and equipment | 13,837 | 0.14 | 13,964 | 0.15 | 14,145 | 0.16 | 14,359 | | -0.91 | 32.23 |
| Intangible assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other assets | 895,817 | 8.77 | 794,057 | 8.69 | 595,940 | 6.88 | 634,463 | | 12.82 | 61.96 |
| Balance due from subsidiaries and related institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Total assets | 10,218,588 | 100.00 | 9,136,528 | 100.00 | 8,658,951 | 100.00 | 8,178,156 | | 11.84 | 62.11 |
| Liabilities and Capital | | | | | | | | | | |
| Deposits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Securities sold (repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other borrowings 1 year or less | 0 | 0 | 0 | 0 | 300,000 | 3.46 | 300,000 | | | -100.00 |
| Borrowings with maturity over 1 year | 2,045,104 | 20.01 | 1,550,348 | 16.97 | 1,549,779 | 17.90 | 1,548,975 | | 31.91 | 127.41 |
| Subordinated notes and debentures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other liabilities | 788,600 | 7.72 | 632,690 | 6.92 | 520,752 | 6.01 | 523,781 | | 24.64 | 109.82 |
| Balance due to subsidiaries and related institutions | 21,763 | 0.21 | 111,374 | 1.22 | 146,514 | 1.69 | 109,635 | | -80.46 | -83.93 |
| Total liabilities | 2,855,467 | 27.94 | 2,294,412 | 25.11 | 2,517,045 | 29.07 | 2,482,391 | | 24.45 | 71.96 |
| Equity Capital | 7,363,121 | 72.06 | 6,842,116 | 74.89 | 6,141,906 | 70.93 | 5,695,765 | | 7.61 | 58.58 |
| Perpetual preferred stock (income surplus) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Common stock | 1,591 | 0.02 | 1,586 | 0.02 | 1,576 | 0.02 | 1,555 | | 0.32 | 6.00 |
| Common surplus | 1,995,798 | 19.53 | 1,921,893 | 21.04 | 1,870,739 | 21.60 | 1,705,308 | | 3.85 | 41.05 |
| Retained earnings | 6,703,125 | 65.60 | 6,086,721 | 66.62 | 5,235,764 | 60.47 | 4,419,385 | | 10.13 | 91.97 |
| Accumulated other comprehensive income | 16,511 | 0.16 | -5,036 | -0.06 | -38,840 | -0.45 | -20,454 | | | |
| Other equity capital components | -1,353,904 | -13.25 | -1,163,048 | -12.73 | -927,333 | -10.71 | -410,029 | | | |
| Total liabilities and equity capital | 10,218,588 | 100.00 | 9,136,528 | 100.00 | 8,658,951 | 100.00 | 8,178,156 | | 11.84 | 62.11 |
| Memoranda | | | | | | | | | | |
| Loans and advances from bank subsidiaries | 0 | 0 | 0 | 0 | 0 | 0 | 94 | | | |
| Loans and advances from nonbank subsidiaries | 21,763 | 0.21 | 111,374 | 1.22 | 146,514 | 1.69 | 109,541 | | -80.46 | -83.93 |
| Notes payable to subsidiaries that issued TPS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Loans and advances from subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Subordinated and long-term debt 1 year or less | 21,763 | 0.21 | 111,374 | 1.22 | 146,514 | 1.69 | 109,635 | | -80.46 | -83.93 |
| Guaranteed loans to banks, nonbanks, and holding companies | 0 | 0 | 17,508 | 0.19 | 22,711 | 0.26 | 27,627 | | -100.00 | -100.00 |

BHC Name

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Peer #

Parent Company Analysis—Part 1

| | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | | 12/31/2016 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
| Profitability | | | | | | | | | | | | | | | |
| Net income / Average equity capital | 12.24 | | | 15.70 | | | 15.70 | | | 11.17 | | | | | |
| Bank net income / Average equity investment in banks | 5.71 | | | 19.11 | | | 18.52 | | | 14.67 | | | | | |
| Nonbank net income / Average equity investment in nonbanks | 18.67 | | | 16.63 | | | 18.01 | | | 13.60 | | | | | |
| Subsidiary HCs net income / Average equity investment in sub HCs | | | | | | | | | | | | | | | |
| Bank net income / Parent net income | 15.26 | | | 39.76 | | | 36.75 | | | 42.86 | | | | | |
| Nonbank net income / Parent net income | 94.20 | | | 65.58 | | | 72.23 | | | 76.22 | | | | | |
| Subsidiary holding companies' net income / Parent net income | | | | | | | | | | | | | | | |
| Leverage | | | | | | | | | | | | | | | |
| Total liabilities / Equity capital | 38.78 | | | 33.53 | | | 40.98 | | | 43.58 | | | | | |
| Total debt / Equity capital | 27.77 | | | 22.66 | | | 30.12 | | | 32.46 | | | | | |
| Total debt + notes payable to subs that issued TPS / Equity capital | 27.77 | | | 22.66 | | | 30.12 | | | 32.46 | | | | | |
| Total debt + Loans guaranteed for affiliate / Equity capital | 27.77 | | | 22.91 | | | 30.49 | | | 32.95 | | | | | |
| Total debt / Equity capital – excess over fair value | 27.90 | | | 22.77 | | | 30.27 | | | 32.65 | | | | | |
| Long-term debt / Equity capital | 27.77 | | | 22.66 | | | 25.23 | | | 27.20 | | | | | |
| Short-term debt / Equity capital | 0 | | | 0 | | | 4.88 | | | 5.27 | | | | | |
| Current portion of long-term debt / Equity capital | 0.30 | | | 1.63 | | | 2.39 | | | 1.92 | | | | | |
| Excess cost over fair value / Equity capital | 0.43 | | | 0.47 | | | 0.52 | | | 0.56 | | | | | |
| Long-term debt / Consolidated long-term debt | 84.63 | | | 80.85 | | | 96.93 | | | 96.64 | | | | | |
| Double Leverage | | | | | | | | | | | | | | | |
| Equity investment in subs / Equity capital | 98.07 | | | 93.81 | | | 101.03 | | | 96.69 | | | | | |
| Total investment in subs / Equity capital | 118.84 | | | 114.40 | | | 123.95 | | | 124.84 | | | | | |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Double Leverage Payback | | | | | | | | | | | | | | | |
| Equity investment in subs – equity cap / Net income (X) | -0.16 | | | -0.40 | | | 0.06 | | | -0.31 | | | | | |
| Equity investment in subs – equity cap / Net income-div (X) | | | | | | | 0.08 | | | | | | | | |
| Coverage Analysis | | | | | | | | | | | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 174.50 | | | 280.54 | | | 149.31 | | | 141.67 | | | | | |
| Cash from ops + noncash items + op expense / Op expense + dividend | 210.94 | | | 298.58 | | | 239.48 | | | 217.14 | | | | | |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 117.50 | | | 127.68 | | | 122.37 | | | 101.61 | | | | | |
| Pretax operating income + interest expense / Interest expense | 572.39 | | | 1,171.94 | | | 509.20 | | | 279.48 | | | | | |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | 572.39 | | | 1,171.94 | | | 509.20 | | | 279.48 | | | | | |
| Dividends + interest from subsidiaries / Interest expense + dividends | 196.13 | | | 339.44 | | | 174.86 | | | 156.68 | | | | | |
| Fees + other income from subsidiaries / Salary + other expenses | 19.09 | | | 20.35 | | | 19.37 | | | 12.88 | | | | | |
| Net income / Current part of long-term debt + preferred dividends (X) | 39.63 | | | 9.45 | | | 6.74 | | | 5.54 | | | | | |
| Other Ratios | | | | | | | | | | | | | | | |
| Net assets that reprice within 1 year / Total assets | 16.62 | | | 18.70 | | | 14.44 | | | 17.56 | | | | | |
| Past Due and Nonaccrual as a Percent of Loans and Leases | | | | | | | | | | | | | | | |
| 90+ days past due | | | | | | | | | | | | | | | |
| Nonaccrual | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| Guaranteed Loans as a Percent of Equity Capital | | | | | | | | | | | | | | | |
| To bank subsidiaries | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| To nonbank subsidiaries | 0 | | | 0.26 | | | 0.37 | | | 0.49 | | | | | |
| To subsidiary holding companies | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Total | 0 | | | 0.26 | | | 0.37 | | | 0.49 | | | | | |
| As a Percent of Consolidated Holding Company Assets | | | | | | | | | | | | | | | |
| Nonbank assets of nonbank subsidiaries | 35.82 | | | 26.46 | | | 27.21 | | | 31.75 | | | | | |
| Combined thrift assets (reported only by bank holding companies) | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Combined foreign nonbank subsidiary assets | 3.96 | | | 4.08 | | | 4.12 | | | 4.55 | | | | | |

BHC Name

City/State

Parent Company Analysis—Part 2

| | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | | 12/31/2016 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|--------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # | Pct |
| Payout Ratios — Parent | | | | | | | | | | | | | | | |
| Dividends declared / Income before undistributed income..... | 42.47 | | | 23.74 | | | 55 | | | 62.75 | | | | | |
| Dividends declared / Net income | 24.45 | | | 18.91 | | | 17.82 | | | 22.19 | | | | | |
| Net income – dividends / Average equity | 9.25 | | | 12.73 | | | 12.91 | | | 8.69 | | | | | |
| Percent of Dividends Paid | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 33.19 | | | 105.46 | | | 68.21 | | | 111.29 | | | | | |
| Dividends from nonbank subsidiaries | 240.92 | | | 343.90 | | | 164.02 | | | 134.05 | | | | | |
| Dividends from subsidiary holding companies..... | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Dividends from all subsidiaries | 274.11 | | | 449.36 | | | 232.23 | | | 245.34 | | | | | |
| Payout Ratios — Subsidiaries: | | | | | | | | | | | | | | | |
| Percent of Bank Net Income | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 53.20 | | | 50.17 | | | 33.07 | | | 57.61 | | | | | |
| Interest income from bank subsidiaries..... | 0.40 | | | 0.80 | | | 0.94 | | | 1.25 | | | | | |
| Management and service fees from bank subsidiaries | 1.29 | | | 0.39 | | | 0.40 | | | 0.50 | | | | | |
| Other income from bank subsidiaries..... | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Operating income from bank subsidiaries | 54.89 | | | 51.36 | | | 34.42 | | | 59.36 | | | | | |
| Percent of Nonbank Net Income | | | | | | | | | | | | | | | |
| Dividends from nonbank subsidiaries | 62.54 | | | 99.19 | | | 40.47 | | | 39.02 | | | | | |
| Interest income from nonbank subsidiaries..... | 1.58 | | | 3.81 | | | 3.41 | | | 3.45 | | | | | |
| Management and service fees from nonbank subsidiaries | 2.08 | | | 2.52 | | | 2.24 | | | 3.33 | | | | | |
| Other income from nonbank subsidiaries..... | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Operating income from nonbank subsidiaries | 66.20 | | | 105.52 | | | 46.11 | | | 45.81 | | | | | |
| Percent of Subsidiary Holding Companies' Net Income | | | | | | | | | | | | | | | |
| Dividends from subsidiary holding companies..... | | | | | | | | | | | | | | | |
| Interest income from subsidiary holding companies..... | | | | | | | | | | | | | | | |
| Management and service fees from subsidiary holding companies..... | | | | | | | | | | | | | | | |
| Other income from subsidiary holding companies..... | | | | | | | | | | | | | | | |
| Operating income from subsidiary holding companies..... | | | | | | | | | | | | | | | |
| Dependence on Subsidiaries: | | | | | | | | | | | | | | | |
| Percent of Total Operating Income | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 11.36 | | | 22.10 | | | 25.96 | | | 39.76 | | | | | |
| Interest income from bank subsidiaries..... | 0.09 | | | 0.35 | | | 0.74 | | | 0.87 | | | | | |
| Management and service fees from bank subsidiaries | 0.28 | | | 0.17 | | | 0.31 | | | 0.34 | | | | | |
| Other income from bank subsidiaries..... | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Operating income from bank subsidiaries | 11.72 | | | 22.63 | | | 27.01 | | | 40.97 | | | | | |
| Dividends from nonbank subsidiaries | 82.45 | | | 72.08 | | | 62.42 | | | 47.90 | | | | | |
| Interest income from nonbank subsidiaries..... | 2.08 | | | 2.77 | | | 5.26 | | | 4.24 | | | | | |
| Management and service fees from nonbank subsidiaries | 2.75 | | | 1.83 | | | 3.45 | | | 4.09 | | | | | |
| Other income from nonbank subsidiaries..... | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Operating income from nonbank subsidiaries | 87.28 | | | 76.68 | | | 71.13 | | | 56.22 | | | | | |
| Dividends from subsidiary holding companies..... | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Interest income from subsidiary holding companies..... | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Management and service fees from subsidiary holding companies..... | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Other income from subsidiary holding companies..... | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Operating income from subsidiary holding companies..... | 0 | | | 0 | | | 0 | | | 0 | | | | | |
| Loans and advances from subsidiaries / Short term debt..... | | | | | | | 48.84 | | | 36.55 | | | | | |
| Loans and advances from subsidiaries / Total debt | 1.06 | | | 7.18 | | | 7.92 | | | 5.93 | | | | | |